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PART
362

THE

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65

LEISURE HOUR

FEBRUARY, 1882.

Contents.

By Hook or by Crook.	
By the Rev. T. S. MIL- LINGTON. VI.—XI.	65
Sir Charles Lyell's Life and Works	84
The Cow Doctor	88
Dutch Etiquette	89
On Autographs	93
The Violin. II.	99
A Summer Day in North- west Kerry	103
English Thrift: its Helps, Hindrances, and Hopes. By the Rev. W. BLACKLEY, M.A. IX.—XIII. 106	



Contents.

Old Fables with New Faces	103
Sailors and their Super- stitions. By the Rev. THISELTON DVER. II.	113
No Intoxicants Sold	118
A Scottish Idyll	118
The Kings of Laughter. By the Rev. E. PAXTON HOOD. II.	119
Wintry Winds	83
Varieties	124

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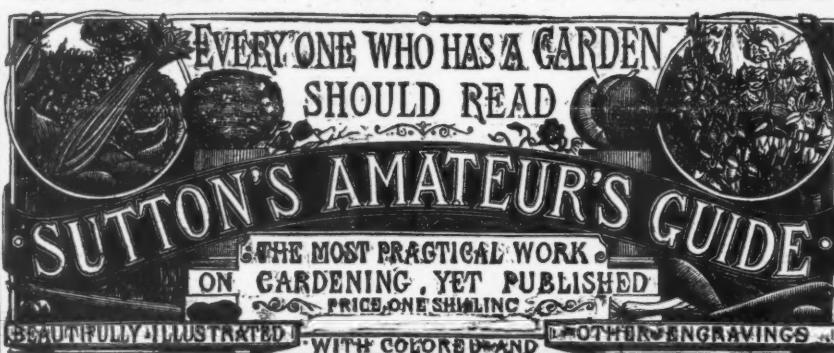
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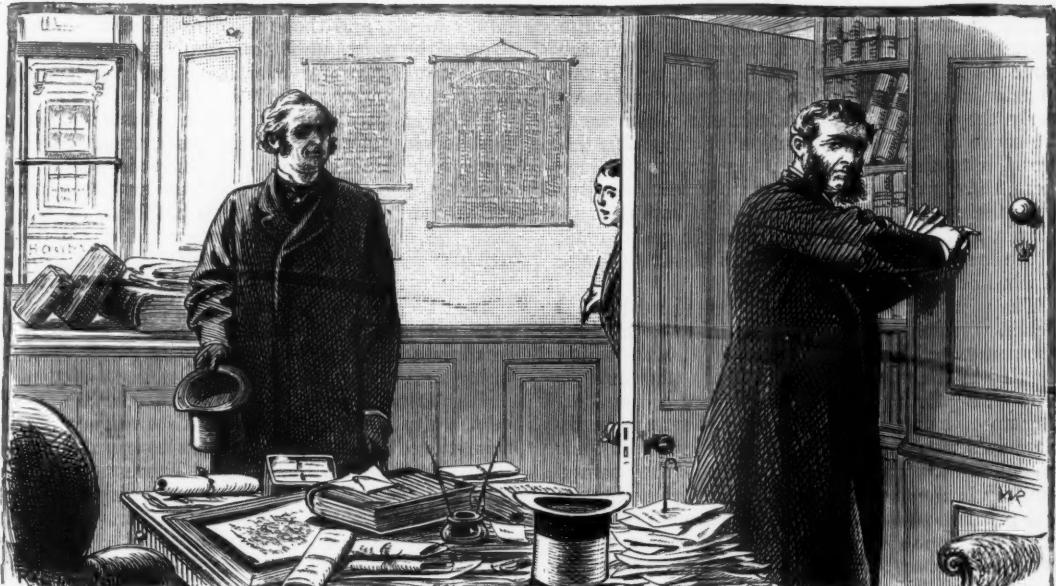
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BY HOOK OR BY CROOK.

BY THE REV. T. S. MILLINGTON, AUTHOR OF "NINE-TENTHS OF THE LAW," ETC.

CHAPTER VI.—HORNE COURT.

"Thou art not altogether a fool."
 "Nor thou altogether a wise man."
—Shakespeare.



"MR. HALE!" SAID A CLERK, OPENING THE DOOR.

M R. TYRRELL'S offices were situated in Horne Court, one of the numerous retreats or alleys in the neighbourhood of the Bank of England. The clerks' desks were railed off from the outer world, so that a visitor or client could only communicate with those who sat before them through a small railing at the top of the panels. A messenger in uniform, of soldierly bearing, with two or three medals upon his breast, mounted guard outside the partition. Behind the screen were boxes of tin and iron, containing bonds, certificates, and other documents of unknown, and sometimes doubtful value, while a heavy iron door, labelled with the lion and unicorn, suggested even greater treasures—gold, perhaps, in brown bags, and bank-notes in bundles. Even on the desks, fully exposed to view, might often be seen bunches of scrip certificates, a sheet of coupons, some of them in strange characters—Turkish, Pushtoo, Patagonian, or what not—we may, perhaps, be anticipating a little as to their nationality, but it is only a question of time—in strange characters as to the text, but in which certain black figures, intelligible all over the world, stood out in strong relief, representing hundreds, or thousands, or tens of thousands, whether of sovereigns, francs, piastres, paras, or cowries,

would appear on closer inspection. Hungry speculators, whose mouths watered at the sight, might rub their eager faces against the railing, but could not put forth their hands to grasp any of these treasures. Busy men who came and went might look with anxious eyes upon these promises to pay, the evidence of national wealth or national bankruptcy, but unless they came provided either with funds for investment or with securities for sale, they could gain no satisfaction from the view. Even if they had been able to grasp the crisp and rustling paper in their hands, and to make their escape with it in spite of barriers and doors, in defiance of clerks, commissioners, porters, and police, they would perhaps have had nothing but disappointment for their pains. Those tempting documents might have proved no better than the famous apples spoken of by Strabo and Josephus (springing up like some of the bonds in question in Eastern climates), which presented a very beautiful and promising appearance outwardly, but within were full of ashes, crude and bitter to the taste.

Three or four doors in the wall opposite the screen opened into little rooms or closets, each furnished with an almanack, a stock and share list, a table and two chairs, and an inkstand and two

pens. Two men shut up together in one of these narrow cells, or wells, for such they resembled, might get through a great deal of business in a very short time. There was scarcely space in them for any one to turn round, but there was room enough for the transfer of any amount of money. Many an anxious speculator had spent an unhappy half-hour within those little dens, waiting with feverish impatience the return of Mr. Tyrrell or his clerk, who had stepped out to do what he could with some doubtful paper, or to obtain the latest quotation of some fluctuating bonds.

The clerks behind the screen, though for the most part staid and silent, were free from the anxieties which distracted their clients, and it was an astonishing thing to see how lightly and carelessly they could handle documents which were the cause of buoyant exultation or miserable depression to their owners. They stuck pins into them, they cut them in pieces with scissors, they flung them across the desks into drawers or cupboards, and shut them in with a slam and a click of the lock, and—a casual remark about a change of wind or weather.

They little thought, those cool, hard-headed clerks, when they drove the pins into the precious documents of the much sharper thorns which rankled in the minds of their owners, pins in their pillows, depriving them of sleep; or of the cutting up of estates as with shears, to satisfy greedy claimants who had been more fortunate in their speculations. They little thought, as they turned the key in the iron door, of the sponging houses and prisons, whose doors were slammed and locks made fast upon weary, broken-down men, whose cares and disappointments were locked in with them, while their friends and hopes and comforts were shut out.

If there be such things as ghosts, *revenants*, spirits returning from their unknown bourne, or *restants*, lingering yet in this world, tied and bound to it by chains of their own forging, unable to break away and be at rest, surely they might be seen or heard of in these little narrow cells. Here one might suppose the ghosts of rich men—rich no longer—would wring their bloodless hands, and weep with penitent but tearless eyes, over the sharp and clever speculations by which their own wealth had been acquired, while others had been brought to misery and want. Here they would confess the truth too late discovered, though it had been before them all their lives—“What is a man profited, if he shall gain the whole world, and lose his own soul? or what shall a man give in exchange for his soul?” Here, too, one might suppose the ghosts of poorer clients would wander, groping disconsolately and in vain for revenues of which their widows and children had been deprived by their imprudence, and for lack of which they pine and starve.

Among the numerous clients by whom Horne Court was frequented, there were, of course, many who ventured only upon sound and safe investments, being satisfied with moderate interest and good security; but the office with which we have to do at this moment was chiefly given to speculative engagements—mines, foreign loans, com-

panies of all kinds, “limited,” except in regard to the promises they made and the expectations they excited. Fortunes were there made or marred in a few minutes; large sums changed hands without being brought to hand at all; stocks and shares were sold to any amount by those who had none, and bought by others who were destitute of means to pay for them. Of course some one had to pay, sooner or later, and to judge by the general result of such ventures there was more paying than receiving. Nevertheless, the game went on, and will go on, for hope springs eternal in the speculator’s breast, and those who lose one day expect to win the next, until too frequently hope, honour, credit, are for ever lost, and poverty and self-reproach alone remain.

Mr. Tyrrell, alighting from a hansom cab on the morning after his garden party, traversed the court with a quick step and a jaunty air. Not one of those who met him could have supposed that only a moment before his brow had been overcast with the deep shadow of anxiety and care; they would never have imagined that the lips which smiled in cheerful friendly greeting had till that instant been rigidly pressed together, and that the eyes, now sparkling with animation, had been fixed in their sockets, gazing intently at some distant object and seeing nothing.

He passed through the outer office, calling one of the clerks to follow him to his own room, and then closed the door and began to open his letters. By this time the cheerful expression of his face had left him. It was not necessary to smile upon his servants any more than on his wife. Moreover, Jenkins was a confidential clerk, and knew all that went on in that office as well or better than his chief. Mr. Tyrrell found it difficult to conceal from him even the secrets of his own private affairs, which he would have preferred not to confide to any one.

The letters were transferred to Jenkins as soon as read, and some instructions given with respect to them. As the latter was about to leave the room Mr. Tyrrell coughed.

Jenkins looked round and waited. He understood a cough as well as any one.

“Ahem!” said Tyrrell.

Jenkins waited still, in silence.

“Ahem! about those shares?”

“Yes; which shares are you alluding to?”

“Bambara.”

Jenkins pursed up his mouth, and said inquisitively, “Ye-es?”

“I wish I had not gone in for them.”

“Yes.”

“I wish I could get out of them.”

“Not much chance of that at present.”

“How are they to-day?”

“Lower.”

Mr. Tyrrell went to the window and looked out.

“To-morrow is settling day?” he said.

“Yes.”

“What is to be done? what is to be done?”

He was speaking to himself rather than to Jenkins, and yet with a sort of hope that his clerk might be able to suggest something. But Jenkins kept silence.

"Mr. Cramp can very well afford to lose," he answered at last. "He is generally fortunate; it was for Cramp you bought, was it not? or was it for Hale?"

"If Mr. Cramp can afford it, I cannot," Tyrrell answered. "I was never more deceived in my life. I did not intend to hold them, of course; but I thought they would have kept up long enough to give us time to sell."

Mr. Jenkins said nothing. He was confirmed in the belief he had entertained that his principal had made purchases on his own account as well as for Mr. Cramp. That was true; but Mr. Tyrrell was not so much concerned about his own share of the loss, however inconvenient it might be to him to lose money just then. He was alarmed chiefly at the thought of what Mr. Cramp would say or do on learning that he had made a bad investment for him. It was a suspicion of this that had brought the old man over to Pimpernel Bank the day before, and emboldened him to face the "dogs, cats, and puppies" at the garden party. Mr. Tyrrell had contrived to satisfy him on that occasion; but he expected to see him again this morning in Horne Court, and then the real state of the case must be discovered.

To lose money, to invest unprofitably, to speculate unsuccessfully, was in Mr. Cramp's eyes an unpardonable crime. It argued a want of judgment, a defective nose, a failure of all those important qualifications without which a man of business was but a man of straw. Mr. Cramp had often said that he would never leave one penny of his money to any one who did not know how to take care of it. It was one of his favourite maxims that money properly placed and left to itself would roll up, but left to a fool it would quickly disappear. Of Mr. Tyrrell he had expressed the opinion more than once, when chuckling over some profitable speculation, that he was "no fool." Higher praise than that Mr. Cramp had never been known to utter of any man. Higher praise was, according to his idea, impossible. Only a few days ago he had made use of that expression when Mr. Tyrrell had shown him the prospectus just issued of the Bambarra Mining Company, and had suggested the purchase of a goodly number of shares on his behalf.

"They won't do to keep, Mr. Cramp," he had said; "we know better than that, don't we? Lots of people will lose money by them; but for that very reason others must gain. If we buy now, before they are fairly in the market, and sell again at the right moment, we shall make something considerable for you."

"Ah!" Mr. Cramp had said in reply, "you know what you are about, Tyrrell; you have a good nose; you are no fool." And with that he had entrusted him with a good round sum for the speculation.

And now the speculation had turned out badly. Bambarra had fallen; Bambarra, as one of the clerks who had no interest in the concern jocosely said, Bambarra was a *bam*. What would Mr. Cramp say and do when he should hear that the greater part of his investment was lost? Any one who lost money, or who gave it away even, was, in his

opinion, a fool. He would rather leave his property to a stranger than to a fool; he would rather make his will in favour of the man whose name was written upon the first doorpost he came to than to a fool. There would be a chance at least of its being taken care of then; but with a fool there was none. Speaking more seriously, he had hinted from time to time that he might probably tie up his money for a generation or two, leaving it to accumulate for the benefit of some one yet unborn. It would be like keeping it in his own hands, he said, even after his death; it would remain where he had placed it; nobody else would be able to touch it; no one could dissipate or spend it. That thought gave him pleasure. What more likely than that he might act on this suggestion at once, on discovering that Mr. Tyrrell had made a mistake of such magnitude and importance?

Mr. Tyrrell's chief object in life had been to maintain his position in Mr. Cramp's esteem as "no fool." He had experienced heavy losses on his own account, but had concealed them, fearing Mr. Cramp's displeasure. He had been living lately much beyond his means, not daring to retract, lest Mr. Cramp should draw unfavourable inferences from the change. He was in difficulties now, but hoped to tide them over, as he had done before, if only he could keep up his credit with others as a sound man, and his reputation with his uncle as "no fool."

Mr. Cramp had said that he would call in the course of the morning. Although he had succeeded in quieting his alarm on the previous day, and had then almost staked his credit and his nose upon a favourable result of the Bambarra operation, he knew very well that he would not be so easily got rid of a second time. He would have taken all the loss upon his own shoulders, rather than have offended his uncle; but he had no available funds. What was to be done? he asked himself again and again—what was to be done?

Standing before the almanack with his hands in his pockets and his eyes riveted to the broad sheet as if engaged in a profound study of the stamp-duties or postal arrangements, Jenkins's question recurred to him—Was it for Cramp you bought, or for Hale? "I wish it had been for Hale," he said to himself; "Hale would not have cared about the loss; he would not have minded it: he gives his money away, and has no idea of the value of it. Hale asked me to do the best I could for him with that balance he left in my hands, and I might have bought Bambarra for him. I wonder I did not. I ought to have done so, with the prospects it then offered. I wish I had bought for Hale instead of for Cramp!"

After yielding a few moments to these thoughts and wishes, Mr. Tyrrell went to his own chest, and opening one of the drawers, turned over some papers nervously in his hand.

"It will come all right in the end," he whispered to himself; "I can make it right, if only I can have a little time. Of course I would not let Hale lose anything; though, if I had bought these shares for him instead of for Cramp, as I might have done, he would have had no reason to complain. It is a great pity I did not put Hale down

for Bambarras, and Cramp for the other thing. It would not have signified in the end to—”

“Mr. Hale!” said a clerk, opening the door, at which he had knocked without being heard, his principal being half ensconced in the iron closet.

“Ah, Hale!” he said, looking round at the new comer while hastily locking both the drawer and the door of the safe, “I was just thinking of you.”

Before he had finished the sentence he wished that it had not been spoken.

“Of me?” Mr. Hale replied. “I hope, then, you have something pleasant to say to me. You could only be thinking ‘business,’ I am sure, shut up in that iron closet.”

“Business? Yes; at least partly.”

“What were your thoughts then? Shall I offer you a penny for them? But I hope they are worth more than that.”

“How did your school treat go off yesterday?” Mr. Tyrrell asked, evading the question.

“Very well, except for an unfortunate accident. Bernard told you of it, no doubt?”

“Yes; he did say something.”

“But to return to business, for that is what brings me here to-day. I left a little money in your hands some weeks back, and if you have not done anything with it I can find use for it. Indeed, I must have that and more, and have brought you some securities to sell.”

“Yes,” said Tyrrell, with affected cheerfulness.

There is a certain class of clients who are equally welcome in a stockbroker's office, whether they want money or have a superabundance of it. Mr. Hale had often wanted a little money lately, and had parted with a good many securities. On a recent occasion he had sold consols, taking a part of the proceeds for use and leaving the remainder in his cousin's hands to be re-invested.

“I had not expected to come to you again so soon, Tyrrell,” he said; “but I hope this will be the last time. I mean to economise—greatly, in future.”

“You are so bountiful. You give away so largely it will be easy for you to draw in a little without feeling it.”

“Not so easy as you imagine.”

“If I were in your place—”

“Well?”

“I should soon bring my expenses within compass.”

“How?”

“I should knock off some of my pensioners, cut down my list of charities, stop my subscriptions; not entirely, of course, but to a great extent. You might save hundreds in that way, and no one would think the worse of you.”

“It does not much matter what people think.”

“Does it not?”

Mr. Tyrrell looked at his cousin with something of pity expressed in his features. Mr. Cramp's opinion, he thought, was worth having, and Mr. Cramp had more than once said, without any reserve, that Hale was “a fool.”

“I should not like to stop any of my subscriptions,” Mr. Hale continued; “that would be beginning at the wrong end. I must be more careful, though, in future.”

“Well, that is your own business, of course; and, by-the-by, business is business: I am expecting clients presently, so what can I do for you?”

“You have, as I said, a little money in hand belonging to me, unless you have invested it.”

Mr. Tyrrell turned very white, and consulted the almanack again.

“I am sorry to say,” he answered, without looking his cousin in the face, “very sorry to say, that I have bought some stock with that money, and for the present it is locked up. You wished me to do so, did you not?”

“Yes, no doubt; but now I want it, and you will have to sell again, I fear.”

“We must avoid that, if possible, just now.”

“Why so?”

“It is a bad time for selling.”

“I understood the markets were buoyant.”

“Yes, in some things, but not in this particular stock.”

“What is it?”

“Bambarra.”

“Bambarra! You don't mean that? Did you buy Bambarra mining shares for me?”

“Yes; they promised well, so well! that I bought for myself also.”

“They have gone down fearfully!”

“They have fallen; I hope and believe they will get up again. But for the present we can do nothing with them.”

“I am very sorry you bought Bambarra for me. I did not wish to speculate in that way.”

“You wanted something a little better than consols if I remember right; and good interest, you know, means bad security. Besides, I hoped to have cleared a good premium for you.”

“I did not want a premium. I have a particular objection to such transactions; I look upon them as a species of gambling. I thought you knew that.”

“Mere prejudice, my dear Hale.”

“Which ought nevertheless to be respected, my dear Tyrrell. How do I stand, then?”

Mr. Tyrrell made a calculation on a slip of paper, and handed it to his cousin without a word. Mr. Hale looked at it long and anxiously.

“Well,” he said at last, “I must make the best of it. The loss will be serious, and just at this moment very inconvenient.”

“Don't look upon it as a loss, Hale; there is no reason why these shares should not recover their value. We must wait and hope. They may perhaps be at a premium yet.”

“No,” he answered; “I never intended to speculate in this way. You misunderstood me entirely. I wonder how I could have so misled you as to my wishes.”

Mr. Tyrrell said nothing, but looked intensely unhappy.

“I am not complaining,” Mr. Hale went on, in gentle tones; “don't think that. You meant to do me a service, no doubt.”

Mr. Tyrrell made a gesture, spreading out his hands as if to call attention to their cleanliness.

“I won't say another word about the transaction,” Mr. Hale went on, “only bring it to a conclusion as quickly as possible. These Bambarra

shares must be sold at once, for anything that they will fetch."

"No, no, no, I can't do that. I can't, indeed; it would be a dead loss, a dead loss."

"The first loss may be the least. I will be rid of them at once. Do as I ask you."

"I can't, my dear sir; it would be sheer folly. Wait a day or two at least; they are so low now that there will certainly be a reaction."

"I would rather not wait for it. To-morrow they may be worse instead of better."

Mr. Tyrrell could not deny that. His reluctance to dispose of the bonds arose from a desire to postpone the evil day. He did not really think that the value of the shares would increase, but he hoped Mr. Hale would get over the first shock of his loss while there was yet a hope that it might prove to be less severe than he anticipated. He hoped also to be able to arrange, in some way or other, to put the matter on a more satisfactory footing. In a word, he had never intended that Mr. Hale should suffer by the transaction; he meant to get out of it by hook or by crook, though he did not exactly see how.

"Leave it to me," he said. "I am the best judge in these matters; the difficulty is not so serious as you imagine."

But Mr. Hale was obstinate.

"No," he said, "I will have no more—gambling. Let me have done with this at once. Sell the bonds before I go home, and I shall know the worst. Bambara!" he exclaimed. "I would almost as soon bet at the corner of a street upon a race-horse, as be the holder of such stock. I hope my name does not appear upon any list."

Mr. Tyrrell hastened to assure him, as he could do with perfect truth, that his name had not been made use of, except in a perfectly private manner. He again begged that he would consent to hold the bonds, if only for a day or two; but his client was immovable.

"Get rid of them at once," he said, "and let me know the worst. I will not leave this office till you have done so."

Mr. Tyrrell went forth, therefore, with the unfortunate bonds in his pocket, and returned in about half an hour without them. The loss was even greater than he had anticipated. Perhaps it was as well after all that the sacrifice had been made, for he had found great difficulty in getting rid of the shares at all. There was nothing to pay for commission; he could not, of course, accept that. Not only so, but he professed to be certain of being able to make it up to his cousin on the next transaction. There must be losses sometimes, he said, but his turn for profit would come.

"No, no, no," was the answer. "I will have no more speculations. I am glad you have saved so much as this," he said, as he looked at the cheque: "it is better than nothing, and I shall know what to do for the future; yes, I shall know what to do now, and must make up my mind to it." And so he took his leave.

He passed Mr. Cramp in the entry, but did not stop to speak to him. Indeed he scarcely saw him, being too much absorbed in his own thoughts and

resolutions. Mr. Cramp looked after him with a cynical air, wondering what business had brought him to Horne Court, then went at once to Mr. Tyrrell's room, which he entered without any ceremony.

"Oh, here you are," he said. "What have you done?"

"All right!" was the answer; "Bambarras are gone to the dogs, as of course you know: but you are safe. I told you yesterday that I could manage it, and I have done so."

"You have?"

"I have."

"And without loss?"

"Without loss—to you."

"Somebody must lose, of course," said Cramp, with a short laugh, a kind of contemptuous gasp. "That's their look out. Fools and their money are soon parted; Hale is an instance of that. I met him at your door. Well, Tyrrell, I have often said that you are no fool; that means a great deal in these days. You know what you are about, and if you do get into a mess by any chance, you manage to struggle out of it. You have done well: no fool! no fool!"

The words fell pleasantly upon Mr. Tyrrell's ears, but only for a moment.

"No fool!" he murmured to himself as soon as Mr. Cramp was gone. What was he, then, if the truth were to be told? There are worse characters than fools! None of us, it is true, wish to be thought fools. It may be doubted whether most men would not rather be open to a little suspicion of cuteness, in the transatlantic sense, than be set down as fools. Some who are pretty well esteemed in the world would, if compelled to choose, rather be thought rogues than fools. Mr. Tyrrell was not of that number; but whatever his thoughts on that subject might have been an hour or two previously, he could not but feel now that the choice had been made, and already he repented of it. No one knew what he had done, except himself. It was not likely that any one else would ever be aware of it; but the truth came home to his conscience with a force of self-reproach which already covered him with confusion and rendered him miserable.

"No fool!" he said to himself, bitterly; "no fool! No, indeed!"

That other epithet was rankling in his mind, and he did not see how he was to get rid of it, or by what means his honesty and self-respect might ever be regained.

CHAPTER VII.—"IF YOU ASK ME."

"Dost thou love me? I know thou wilt say 'Aye.'"
—Shakespeare.

THE top of the morning to you, Agatha. I won't come in, thank you; it's glorious out here in the sunshine. Do put on your hat for a few minutes. It's nice and shady in the hazel walk. It's a shame to spend a moment indoors this weather."

It was Bernard Tyrrell who spoke. He often looked in at Westwood House on his way to the City. Not that Westwood House lay in the direct



"WHAT IS THE MATTER?" HE ASKED.

line to the railway station ; on the contrary, his preference for that route often caused him to miss his train, and to be late for business at Horne Court, where he had a seat in his father's office. But he generally found some good, or at least sufficient, excuse for going round that way. Either he had something to bring or something to call for, or he would be too early for one train or too late for another.

"Come out for a few minutes, do," he repeated.

Agatha Hale, who had thrown up the window to speak to him, shook her head. Neither sunshine on the lawn nor shade in the hazel grove could tempt her out just then.

"What is the matter?" he asked. "I hope you are not done up with yesterday's excitement. You look tired."

"I am very well," she said ; "but that poor boy—"

"What boy?"

"Jacko."

"Oh! I forgot all about him."

"Why, it was you who saved him at the risk—"

"Of my life? Oh yes, of course; I remember now. I hope there is not much the matter with him?"

"Nothing serious, I dare say; but we shall have to be careful of him for a few days."

"Leave him to Mrs. Thistledown, and come with me."

"Mrs. Thistledown is gone back to chambers, and I am head nurse."

"What a bore!"

"Good-bye; I must attend to my duties."

"Let me help you," he said, springing into the room through the open window.

"I must go to Jacko," she said, after a few minutes.

"I will go with you. I have something particular to say."

"To Jacko? He will have something particular

to say to you, I think, about risking your life for him."

"Then I had better not go to him."

"But I must. He wants me."

"So do I."

"He likes me to sit by his side."

"Just my feeling."

"But your head is not broken."

"Is that all? I almost wish it were; then you would have pity on me."

"You very nearly accomplished it yesterday in saving Jacko."

"Jacko is an ungrateful little monkey."

"How can you say so?"

"He takes you from me, your affectionate and devoted—cousin."

"Don't talk nonsense; and don't be jealous of poor Jacko. Are you going to business this morning?"

"Yes, if I can meet with a convenient train. I was too early for the 10 o'clock; and now I shall be too late for the 11. There won't be another till 12. It will hardly be worth while going at all."

"I must go to my business at all events," said Agatha, moving towards the door, yet lingering still.

"Did you hear about Mr. Cramp yesterday?" Bernard asked. "He came to our garden party to see my father. He was very much put out about something; afraid of losing a lot of money in the City, somehow."

"It was he who set poor Jacko off to climb the tree."

"He ought to pay the doctor and the nurse. Perhaps he will."

"I am afraid not," said Agatha, not perceiving his meaning.

"He must leave his money to some one, you know. You and I are as near to him as any one almost."

"We can do very well without it," said Agatha. "Whoever has it will have to take his liabilities and debts of course."

One of the servants brought word at this moment that Jacko was asleep, and that she was going to sit in his room, therefore Agatha put on

her hat and went out with Bertram to the hazel walk, where the conversation was resumed.

"You were speaking of old Cramp's liabilities and debts," said Bernard. "He has none; doesn't owe a penny to any one; pays ready money, and insists upon discount on all sums above sixpence."

"Still I think he will leave debts, and heavy debts too," said Agatha.

"How should he?"

"Perhaps he will try to pay them by his will; in that case there will not be much over for any of us."

"What can you mean?"

"I mean this: that Uncle Cramp has never been known to give anything in charity, nor to subscribe to any school or hospital. I do not wrong him in saying this, for he boasts of it. Those who part with their money for such purposes are, in his opinion, fools. Well then, if he has acted upon that principle all through his long life, he will leave heavy accumulations to be paid after his death; and whoever inherits his property will inherit those liabilities, and ought to pay off those claims."

"Claims, do you call them?"

"Yes. Money is not given to be hoarded. A reasonable portion of it ought to be bestowed in charity."

"If Mr. Cramp should hear that you have such notions, he will not leave you a shilling."

"I do not expect it."

"Don't you, though? Then if he were to take his money with him when he dies, or to leave it all to charities, you would not be disappointed?"

"I should not."

"Dear me! I should; and I don't mind saying so. But he won't do that. Uncle Cramp is not a weak man; he is not superstitious; he will not try to make up for the failings of his life by a free distribution of his money after death. If he makes a will at all it will be for our advantage, my family's or yours. It won't signify which, will it?"

"Why do you ask that? I wish you would let the poor old man and his money alone."

"Let it alone? I hope not. I hope to have the handling of it some day. To be candid with you, I do not think he will leave very much of it to your father or yourself. He thinks you do not know the value of money because you are so liberal with it."

"That is no proof that we do not understand its value."

"It is proof enough for him. He has, on the other hand, a high opinion of my father's prudence and of mine. He has more than once told me that I am no fool!"

"He never said that to me," said Agatha, with a smile.

"No, of course not," Bernard answered.

"You are very complimentary."

"Well, but you know what I mean, Agatha. It's an expression of his; it is the highest praise he can utter."

"And it means—?"

"It means that one is clever in money matters, that one knows how to get and to keep."

"One might have supposed that it implied just the contrary."

"How so?"

"Because in Scripture it is the *fool* who does exactly the thing which you seem to commend. He pulls down his barns and builds greater that he may lay up much goods for many years; and don't you remember what follows? 'Thou fool, this night thy soul shall be required of thee: then whose shall those things be?'"

"I see what you mean. But you are taking rather an extreme view. I don't of course approve of Mr. Cramp's stinginess and love of money, though *I* might, if any body could, especially in reference to the question, 'Whose shall those things be?'"

"You think they will be yours?"

"I hope so."

"Still I do not think I would count upon that if I were you. I don't think I would talk about it."

"No. I should not speak of it to any one but you."

"Why to me?"

"Because—because, as I was saying, it will be all the same; at least I want it to be all the same whether I have the money or you. We are cousins, you know, Agatha—only cousins."

"Yes?"

"And although a man may not marry his grandmother—and—and that sort of thing, there's no reason why he should not marry his cousin—if she is willing to have him, I mean, of course—and that's the question; that's the question I want to ask. You know how dearly I love you, Agatha. I cannot bear you out of my sight for a moment; you have known me as long—as long as I have known you, have you not? And you are not my grandmother, and there's no other reason why you should not marry me—is there—is there?"

Agatha did not reply, and he went on in some confusion, not quite understanding her silence.

"I wanted to have said this yesterday, but that little monkey Jacko interrupted me. I was just going to speak, when everybody's attention was fixed on the balloon, and he chose that very moment to fall and break his neck. You and I were made for one another, Agatha. I don't care for money, and you don't; still, if we were married, it would make it all right about Uncle Cramp's will, wouldn't it?"

He had been too anxious or too obtuse to notice the varying expression of Agatha's face as he pleaded with her. That she loved him he did not doubt; he had read it in her eyes for weeks past whenever he whispered any word of affection; yet those eyes flashed indignantly as he now returned to the topic she so much disliked, their uncle's money. She had suffered him to hold her hand in his, pleased with the touch; but she now withdrew it hastily, and stood a little way removed from him.

"Do you doubt me, Agatha?" he asked.

"No—yes—I am puzzled."

"Don't say that. I love you with all my heart; I have always loved you. We have known each other so long, and have always been dear friends, have we not?"

"Yes; but—"

"I know what you would say, Agatha. Cousins, yes; but more than cousins now—more than cousins for months past. You have been prepared for this; you have been expecting it; of course you have. If I had asked you yesterday you would have said yes. I know you would. I saw it in your eyes when I came down from the tree. You would have accepted me then—would you not?"

"Perhaps."

"I will go up the tree again."

"Do; and I will go to Jacko."

He could not tell whether she were trifling with him or not; her looks belied her words; he did not understand her. She also was greatly disturbed and confused. He took her hand again, but she withdrew it, still keeping her eyes averted.

"Why do you treat me thus?" he asked, pleadingly. "What have I done to offend you?"

"I am not offended."

"What then? Is it about the money?"

"Yes."

"I am sorry I said anything on that subject."

"I am sorry also."

"Forget it, then; but why should I not have referred to it?"

"One thing at a time," she answered.

"All right, Agatha dear; one thing—one word is all I want now; one little word. Say 'yes' to my question; you will be my wife, Agatha, won't you? You will marry me? Say 'yes'—say 'yes'—only this one word 'yes.'"

But she would not say it; although she suffered him now to retain her hand in his, she would not look up at him or utter a syllable.

"Won't you answer me?" he said again. "If not I shall take silence for consent."

"No," she said at once; "not that."

"Agatha," he said, "you torture me. If I had not felt sure of your consent I should not have spoken yet; but yesterday I am certain you would have accepted me. What has happened since?"

"Had you not better go?" she asked; "you have business to attend to."

"What do I care for business?"

"Too much, I fear," she answered; "or else for me too little."

"Ah, I understand. You are annoyed with me for speaking about the money."

"I am sorry, very sorry; money is worth thinking about, of course; but not at such a time and in such a fashion. Did you think I should be more willing to marry you because it would secure for us a larger interest in Mr. Cramp's wealth?"

"No, no, no, no—a thousand times no!"

"Something of that sort must have been in your mind."

He was again protesting vehemently, though red up to the hair from a consciousness that she had understood better than himself the idea which swayed him; but she stopped him once more.

"It is not only that," she said. "Your thoughts and mine about money are totally different. We should never agree. You are no fool; I am, judged by the same standard, a very great—"

"You are the sweetest, dearest, truest, most sensible—" he broke in.

"Hush!" she answered. "I must not listen to such words just now. Let me go on. If you were to marry me, Mr. Cramp would certainly alter his opinion of you; he would not only cease to compliment you in his own peculiar manner, but would leave you nothing at his death. That would be my fault. I cannot be the instrument of inflicting such a grievous loss upon you, to steal away at once your purse and your good name—no fool."

"Oh, now you are too unkind, too cruel!"

"You might think so by-and-by if I were to say that I would be your wife. Therefore I will not say it."

"You don't care for me, don't love me. Is that your meaning?"

She tried to answer him, but could not find words. Those which came first her lips refused to utter; yet she would not be false to herself, would not deny the affection, deep, lasting, unchangeable, as it seemed to her, which she had always felt for him.

"Tell me," he said, "if this odious money question had never risen up between us—if it could be set aside entirely—what would your answer then be?"

She fixed her eyes on his inquiringly, as if questioning whether it were possible for him to overcome and root out the one fault, one only blemish, of which she had ever been conscious in his character, over-carefulness of money, not to call it avarice, which it seemed he had inherited from his forefathers; a case of *avilism*, as the doctors might have called it. She had never been so painfully aware of it as at this moment, for the truth and ardour of his love had been the means of opening to her view other depths in his nature besides the strong affection to which he had intended to give utterance. Was it impossible, she thought, that this hereditary taint could be overcome? Would he strive against it and conquer it for her sake? or would it prevail and be a constant source of discord and opposition between husband and wife, if they were married?

He understood what was passing in her mind.

"You think me avaricious!" he exclaimed. "You fear that I shall become a miser. If you refuse me, nothing is more probable. You have heard what is said about Mr. Cramp, I dare say. He was not always the hard, miserly character that he now is; he loved, and was refused: they say he carries the memory of his first and only love always in his heart. I do not know whether it is true or not, but it is quite intelligible. If you treat me as he was treated, throwing me back upon myself, I shall have nothing else to care for, and there is no knowing what I may become. It will be your doing. But if you were by my side, always with me, I should grow more like you."

"If you should have to choose between Mr. Cramp's money and myself?"

"I should not hesitate."

"Between wealth and poverty?"

"I would make my choice this moment. But poverty is out of the question. Still it would make no difference to me, except for your sake."

"Take time," she said, with an attempt at calmness; "be sure of yourself."

"I am."

"Nay; but you must have leisure to reflect. You must think over all the consequences; you must talk to your father also."

"I want no time for reflection. I want no advice from any one. I want only your consent."

"I cannot give it now."

"But you will let me hope?"

"Yes; and I also will hope. Come to me again a month hence if you like."

"A month! An age! Is that your last word?"

"It is. Now you had better go."

"Well. I will come again a month hence—this day four weeks—here to this very spot under this very tree. I have your promise and can wait twenty-eight days! You will say 'yes' then, will you not? You will not put me off again?"

"If you ask me then I will say 'yes'."

"Bless you, dearest!"

"If you ask me—if you ask me."

"If I ask you? As surely as the sun shall rise on that morning, twenty-eight days hence, so surely—"

"No promises! You must be free; quite free. I only will be bound; and if you ask me then I will answer 'yes.' Good-bye."

Before he could seize her hand again, she had fled along the filbert avenue across the lawn. Bernard watched her enter the house and stood gazing for some minutes at the door by which she entered it. Then he looked at his watch.

"Twenty-eight days," he said. "Wednesday, the 17th, at 12.20; I shall ask her again then, and she will answer 'yes.'" Then he went to the railway, and so to his father's office in Horne Court.

CHAPTER VIII.—"A GREAT TROUBLE TO ALL OF US."

"He wrings at some distress."—*Shakespeare*.

THE same evening, when Mr. Hale was returning from his chambers, he met Bernard Tyrrell at the London terminus, and they travelled together, as very often happened. Mr. Hale, contrary to his usual habit, was silent and depressed. Bernard also was in no humour for conversation. He did not wish to be questioned about his visit to Westwood House, if by chance Mr. Hale had heard of it, though that was scarcely probable, and regretted that he had not taken refuge in a smoking carriage with a cigar for company.

Scarcely were they seated when Mr. Hale said, "You did not happen to call at my house on your way to the station this morning, did you?"

"Well, yes, I did."

"Did you see that poor little Jacko whom you rescued so cleverly yesterday?"

"No, I did not see him."

"You saw Agatha, of course?"

"Yes, I saw Agatha." "I should rather think I did," he added to himself.

"I suppose she was very busy with her charge?"

"She was a good deal occupied with one thing or other."

"I don't know what I shall do with the poor child," said Mr. Hale.

"Send him to the infirmary or somewhere; I should."

"Yes, to St. Gabriel's."

"Of course. I did not think of that: your favourite hospital. How are they getting on with the new wing?"

"Pretty well; it will go forward now."

"Have you got all the money you want for it?"

"Yes; I shall have it by the time I require it."

"Jacko will be well taken care of there."

"Yes; but I don't think he can be moved just yet."

"I hope Agatha will not have to go on nursing him."

"Only for the present. I want to get away from Westwood House. I may as well tell you so at once. I shall talk to Agatha about it this evening."

"Going away? Not just yet, I hope."

"As soon as I can manage it."

"Not for twenty-eight days at all events?" said Bernard, anxiously.

"Why do you say twenty-eight days?"

Bernard was thinking of the tall elm-tree, under the shadow of which his interview with Agatha had taken place that morning. He took out his watch, murmuring to himself unconsciously, "Wednesday, the 17th, at 12.20."

"Why twenty-eight days?" Mr. Hale asked again.

"Oh, nothing. You will be back again by that time I hope, if you go away."

"We shall not come back soon," was the answer. "I am going to let the house."

"Going to let Westwood!"

"Yes."

"Is not that rather sudden?"

"I suppose it must seem so. I have been thinking about it for some time, but only made up my mind this morning—this afternoon, indeed. I went at once to an agent, and, in short, I have already heard of a probable tenant."

"My dear uncle, I do hope—I do hope and trust that you will alter your mind about this."

Mr. Hale made a gesture of dissent. They were alone together in the railway carriage. He knew that Bernard was attached to his daughter, and already looked upon him almost as a son. He expected daily to hear that they were engaged. He did not think that any change in his own position or prospects would be allowed to interfere with their mutual attachment; but he was anxious that Bernard should know exactly how matters stood with him. It was his habit to be very open and plain-spoken, and he thought it best to take this immediate opportunity for explanations.

"I will tell you in confidence," he said, "in confidence for the present, that I have been spending too much money lately, and have besides some heavy calls upon me in prospect; therefore I must retrench."

"Ah, you are so bountiful, so generous," said Bernard.

"Westwood House is an expensive place to keep up."

"I suppose so; yet I always thought, from your

readiness to subscribe to everything, that you must have much more than you required for your own use."

"So I have; but not while I live in that style. Besides, I have had losses."

"I am so sorry."

"I am very sorry also; for, as I said, I have made engagements which must be provided for; so that altogether I am straitened."

Bernard looked at his uncle with surprise. He could understand losses "on 'Change;" but Mr. Hale had always, as he knew, been careful to avoid risks and speculations.

"I need not say any more," Mr. Hale added. "You will know everything in good time."

"Good time do you call it?" Bernard rejoined. "I should say bad time."

"You would say wrong," Mr. Hale answered. "My times are in His hands who is able to make all times good. I have taken counsel—yes, I have taken counsel—with Him. I have not acted hastily. I did not, it is true, expect to find a tenant so quickly, but if it has to be done, the sooner the better."

"Have you seen my father this morning?" Bernard asked.

"Yes."

"At the office?"

"Yes, at Horne Court."

"On business, I suppose?"

Mr. Hale did not answer him.

"Does he know of your intention to leave Westwood House?" Bernard asked.

"I shall tell him the next time I see him. I must first prepare Agatha for it."

"It will be a great trouble to her."

"It will be a great trouble to all of us."

Nothing more was said. When the train stopped they separated, going to their homes by different paths. Bernard, turning over in his mind the unexpected tidings he had heard, wondered whether Horne Court had anything to do with his uncle's losses. It would be useless, he well knew, to question his father on the subject, for all business transactions were held in strictest confidence, and Bernard was at present only an outsider, a clerk in the office, for which he showed but little aptitude or liking. He supposed he should hear something sooner or later. He trusted, at all events, that Westwood House would not be given up till twenty-eight days had elapsed. No change of fortune would, he felt certain, have any effect upon his own resolve; he would put the question at the appointed time whatever might happen, and the answer would be "yes." Agatha was pledged to that. The place of their meeting would make no difference, of course; and yet he would much rather meet her at the appointed spot under the elm-tree; there the pledge had been given, and there he could best claim its fulfilment. But the place, after all, was nothing; the time alone was of importance. Wherever Agatha Hale might be on the 17th of next month, at 12.20, there he would seek her and repeat his question; and she would answer "yes."

Yet he was not so buoyant in spirit or so full of confidence walking towards home that even-

ing, as he had been earlier in the day, before his interview with Mr. Hale. It was a serious matter, he could not but confess, that his future father-in-law should have had such losses. There was no knowing the extent of them, nor what might be yet to come. His father would be annoyed. His father had already hinted to him that he ought to make a good match, that his own income was uncertain, and that he must not look to him for an independence. He had been advised to pay attention to Cara De Wilde, who was worth having. Mr. Cramp, too, had signified his approval of such a match as that. Mr. Cramp would no doubt be very indignant with Mr. Hale for losing money, though it was his own; and with him also if he should, in spite of this reverse, persist in marrying Mr. Hale's daughter. He did not care for Cara De Wilde. Carara he used to call her, on account of her marble complexion and statue-like appearance. He admired her, as he admired some of the masterpieces in the sculpture galleries, but he could not fall in love with her. Agatha was not so classical in her attractions, but he felt that he could be happy with her, and, indeed, could not be happy without her. It was a pity, he could not but confess. If only Agatha had been Carara, that is, Mr. De Wilde's daughter and heiress, it would have been much better and pleasanter. His father, his mother, and his uncle would all have been satisfied then. It was a pity the state of things should be so perverse. Cara liked him, he was sure; that little Mr. Spicer was running after her, and she encouraged him; but not because she really cared for him. Spicer was rich, or would be when he should come of age, and Mrs. De Wilde seemed to have taken him up; but Spicer would have no chance in rivalry with himself. But what was he thinking of? It was no concern of his whether Carara cared for Spicer or not. She could only like him for his money, at all events; and to marry any one for money would be outrageous! No matter what father, mother, or uncle might think or say, he meant to be true to Agatha Tyrrell. On the 17th of next month, at 12.20, he would ask her again to marry him, and she would answer "yes."

CHAPTER IX.—CLOUD AND SUNSHINE.

"All is change, woe or weal;
Joy is sorrow's brother;
Grief and gladness steal
Symbols of each other."

—Tennyson.

ALTHOUGH Mr. Hale's resolve to give up his establishment at Westwood House was apparently a sudden one, it was in reality a change for which neither he nor his daughter had been wholly unprepared. Agatha had perhaps some idea of it in her mind when she insisted upon giving Bernard a month to reconsider his proposal to herself. She could not tell him then what might possibly happen in the interval, but she was resolved that he should know exactly how matters stood with her father before the expiration of the time.

Westwood was an expensive place to keep up, and in some respects inconvenient; chiefly on

account of the distance from London. The journey to and fro, almost daily, was irksome and cost money. Mr. Hale need not have been so constant in his attendance at chambers; but he had every day a large number of clients, and the more he attended to them the more attention they required. They were constantly increasing in numbers too. Some came to him for advice, others for pecuniary relief, and others for personal assistance, which occupied a great deal of his time. Many a breach was healed by his timely intervention, many a dispute averted, many a law-suit nipped in the bud, many a long bill saved. Young men were helped on in the world, or preserved from evil courses, or directed in ways of usefulness, by his good and timely influence; and besides all these private and almost unseen rivulets of benevolence which helped to swell the stream of human happiness, there were numberless public charities which called both for his money and his labour, and made him one of the busiest of "idle" men. For such, in spite of all his steady, constant work, his brethren of the long robe would consider him, because he was very seldom seen in court, and never went on circuit.

Naturally, this constant occupation, instead of adding to his income, was rendering him daily poorer. Devoting his best care to every case which he took up, and sparing neither thought nor pains to benefit his clients, he had been rather too neglectful of his own affairs, and had, as we have seen, in some emergencies drawn upon capital at the expense of income: killing the goose which laid the golden eggs. He had, of course, always intended to be more prudent or more economical in future, and had, to a certain extent, carried out this purpose by reducing his own personal expenses; but he had found it impossible to make any retrenchment in his charities or even to refuse new claims which seemed, by their urgency or importance, to demand his help. True, other men, richer than he, were doing little or nothing: the appeals he made to them, in his almost daily canvassings, were often fruitless; his earnest pleadings on behalf of the poor, the young, the ignorant, were, for the most part, coldly received, and not unfrequently resented as impertinent. But such rebuffs seemed only to stimulate his own determination. It was nothing to him, he would argue, that others were unwilling; he must do his duty: he would not follow their example because they would not follow his. If he had no longer anything to spare he must give what he could not spare. It was a work of faith; a little more self-denial must be practised, a little more trust in a ruling Providence, a little more dependence upon promises which could not fail. After all, he had enough; bread to eat and raiment to put on; it was only a question of abundance, superfluity. It would be no great trial to him to have a little less for his own use. He had made a settlement for his daughter which could not be touched, and would be ample for her wants whatever happened. And Agatha was of his own mind, and cared nothing for luxuries. Agatha was scarcely less devoted than himself to the good work which he had made the business of his life.

Thus it came to pass, that when the sudden and serious loss, resulting from an unfortunate speculation in which he had been involved without his own consent, came upon him, at a moment when his income was already pledged beyond its limits, Mr. Hale, after a more careful and complete review of his own affairs than he had taken for some time past, came to the conclusion that his manner of life must be altered; and with a decision and promptness for which he was remarkable, not only resolved to give up his establishment at Westwood House, but took the necessary steps at once to give effect to his resolve.

The agent to whom he applied, Mr. Price, to whose business young Bidmore was about to be admitted as a partner, was anxious to offer the house immediately to one of his clients, and proposed to send him over to look at it. Mr. Hale had consented to this; and it was necessary, therefore, that the matter should be communicated, without delay, to his daughter.

It was not without a pang, both on her account and his own, that Mr. Hale could think of leaving the home in which they had spent many happy years. The cawing of the rooks in the elm-trees which bordered his lawn was music to his ears; the fresh country air, the rural scenes, the pleasant garden in which many of the shrubs had been planted with his own hand and grown up under his own eyes, were a source of infinite pleasure to him, as he returned each evening from the narrow and unwholesome courts, in visiting which some part of every day was spent. A change of this kind had been beneficial to him and was deemed almost necessary for his health. He had found the place very useful, too, for school treats and other gatherings of the kind, unfashionable garden parties on a large scale, in which if there was less gentility there was more hearty enjoyment, more genuine hospitality and kindness, and more lasting good, as a result, than at any of the polite lawn tennis or archery meetings for which the neighbourhood was celebrated. He could not think of severing his connection with the parish in which he had so many friends of every class, by whom, as he knew too well, his loss would be severely felt, without a great deal of sorrow and distress.

But he did not swerve for a moment from his purpose. He had spent or distributed beyond his means, and there was but one remedy for such an indiscretion.

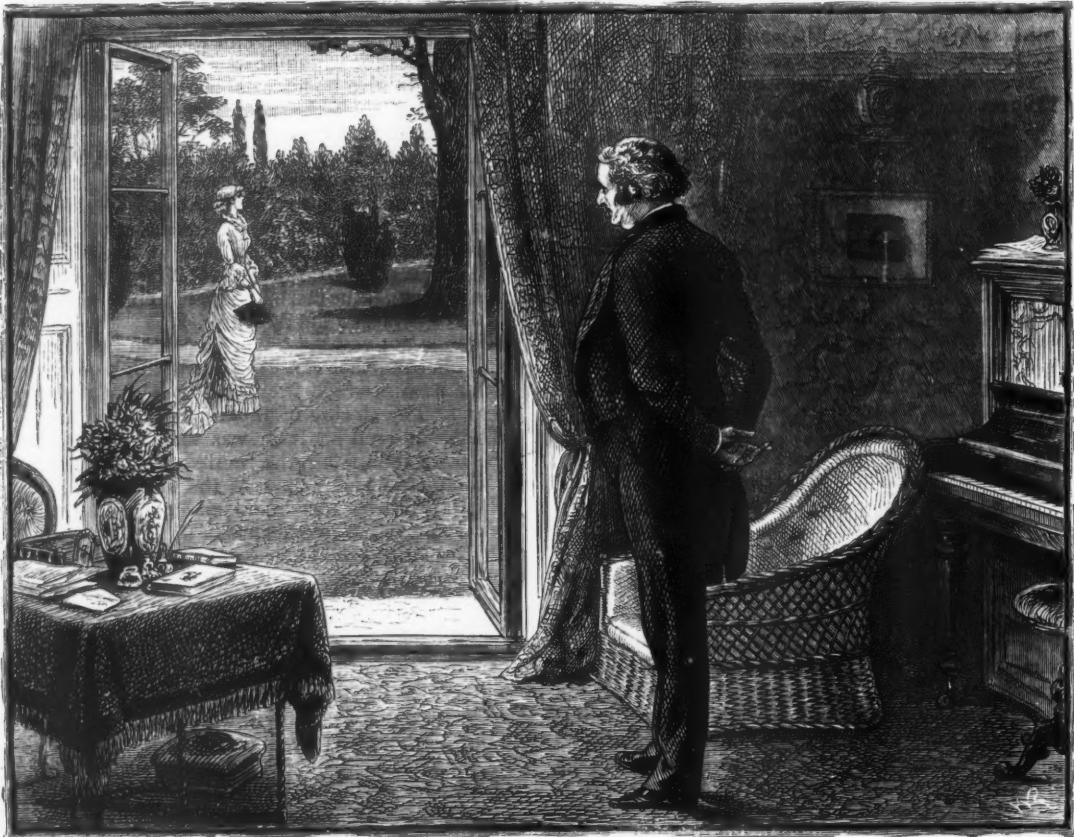
"How am I to tell her?" he said to himself, when his daughter had left him after dinner, and he watched her sauntering across the lawn in the cool of the evening. "Only yesterday she was so happy, with a crowd of children round her. She will miss this pleasant home even more than I shall. That tree seems to have a strange attraction for her."

Agatha had approached the elm-tree, which had been the scene of Jacko's accident and of Bernard's exploit. She was looking up at the branches and thinking with admiration of the agility which Bernard had displayed in mounting so rapidly from point to point till he had reached the spot where Jacko hung, in peril of his life. Then, as she lingered under its shades, she recalled the

circumstances of her interview with him that morning, dwelling upon his words so often repeated, and hearing again the music of his voice : "Twenty-eight days, Wednesday, the 17th, at 12.20, I shall ask you again, and you will answer, 'yes.'"

father asked again, laying his hand gently on her shoulder.

"It is so nice here ; so pleasant, so enjoyable," she answered ; "you must feel it even more than I do, dear father, after the noise and bustle of London."



"HOW AM I TO TELL HER?

That Bernard would keep his appointment Agatha had no doubt ; but already the day seemed to be too distant, and the hours moving too slowly. It gave her pleasure to sit down upon the grass where he had sat with her, and to look forward to the moments when he would again hasten to her side. She had not realised, until that day, how much he loved her, nor how truly, deeply, she loved him.

Looking up after some minutes of abstraction, she saw her father near her.

"What are you thinking of, Agatha?" he asked.

She started and changed colour. She did not wish to tell any one what had passed with Bernard until the expiration of the four weeks. Mr. Hale knew already that Bernard entertained more than a cousinly affection for her : it was just possible that this might go no farther : in that case there would be nothing more to tell ; in that case no living creature should hear from her lips that Bernard Tyrrell had ever spoken to her in words of love, or for what reason he had left her.

"What are you thinking about, Agatha?" her

He sighed. It was not in that humour that he would have found her just then ; but her thoughts usually ran in that strain.

"We have been very much favoured," he said, "in having such a home. The lines have fallen unto us in pleasant places. I fear I have not been thankful enough. Yes, it has been very charming here, especially on these long, quiet summer evenings. The birds sing late at this season, and the hum of the insects, wheeling their drowsy flight, adds to the sense of peace and quietude. I cannot help feeling sorry, though, and almost with a sense of self-reproach, when I contrast this place of ours with the close and miserable dens in which some of our poorer neighbours spend even this, the most enjoyable season of the year, and the sweetest hour of the evening. What intense joy those poor ragged children have always felt when we have brought them here for a day in the country. It made my heart swell with mingled feelings of pleasure and regret to think that they should enjoy their holiday so keenly and so seldom. Dear me, dear

me ! it will be yet more seldom now, I fear. They will perhaps never come here again."

" Why not, father ? I am sure they have been very well-behaved, and have given very little trouble."

" True, quite true ; but if we were to leave Westwood, and a stranger were to have it ?"

" Leave Westwood !"

" Yes, Agatha ; it has to be told. You must harden yourself to listen to it. You love the place, I know, as I do, perhaps too well."

" But it is your own house, father."

" My own in one sense ; and I do not mean to part with it. But I have had losses. We must live in a quieter, more humble manner, Agatha, in future ; so I intend to let this house and go elsewhere."

Agatha's first thought was of the spot where she was then sitting, and of the appointment twenty-eight days later. She did not doubt that Bernard would come, whatever changes might be impending ; but could she meet him ? would it be right for her to meet him, and to suffer that all-important question to be put to her, to which she must answer " yes ! " The next instant, even Bernard was forgotten ; and rising hastily from her seat upon the greensward, she threw her arms around her father's neck and looked up into his face.

" You will be very sorry to leave Westwood," she said.

" Yes ; for your sake."

" Don't think of me. I can be happy anywhere with you."

Mr. Hale was silent for a few moments. Then he said,

" I am not sure how that may be ; it is one of my chief anxieties just now."

Agatha looked at her father inquiringly, her face suffused with blushes, supposing for the moment that Bernard had been speaking to him of what had taken place between them.

" I doubt whether it will be well for you to follow my fortunes, Agatha," he went on ; " you should have companions, friends, society."

" I want none, dear father, except yourself ; where should my home be but with you ?"

He threw his arms around her, and drew her nearer to him.

" I have been thinking," he said, " what I shall do, and where I shall go when I leave this place."

" Where we shall go," she said, with emphasis.

" I shall be obliged to keep my chambers in Bedford Buildings," he went on. " I have so much to do there : the chief object and occupation of my life would be gone if I were to give up my chambers. And it would hardly do for you to live in chambers."

" You don't think of living there, and having no other home ! "

" For a little while it may be advisable to do so. I could take a house smaller and nearer town than this, but you would be quite among strangers, and alone from morning to night. It would be very dull for you. I have often thought that even here you were too much alone ; but you have always found something to do and to think of."

" I should not be dull ; I should always be

looking forward to your return at night. We should have such pleasant evenings together, and such happy Sundays. Dull ! oh no ! but it would be dull indeed for you, in chambers, with no rest, no change. You do not think of yourself."

" Well, we must consider what is best to be done. Now let us go and see your patient, Jacko. I must send him to St. Gabriel's."

" I shall be sorry to part with him ; he is a good little boy, and I should quite like nursing him if I were not so much afraid of hurting him. I wish I knew better how to manage. If he is sent to St. Gabriel's I shall go and see him there, and try to learn something from the nurses. I have often thought I should like to go into training. Perhaps if we live in London I might be able to do that, returning home at night."

" You are a dear, good girl, Agatha," her father said ; " but there is something else in store for you if I am not mistaken."

He looked into her eyes as if he would read her secret. She understood, but would not answer him. Everything was altered since the morning. If Bernard should return to her at the appointed time, she did not think it would be right for her to leave her father at present. She cast one more glance at the elm-tree, the trysting-place, as she turned to enter the house ; it stood out dark and shadowy in the fading twilight. The night wind rustled through its branches, and clouds were gathering above it. Already a few heavy drops began to patter on its leaves.

" We shall have a wet night," Mr. Hale remarked. " The rain is much wanted, and it will do good."

" Yes, it will do good," she said, quietly but sadly.

" Sunshine and rain, rain and sunshine," he replied, as if in answer to her thoughts, " each in its turn and each very good. We have had a long continuance of bright weather, and it has been very enjoyable. Now the heavens are clouding over, and that too will be for our benefit. Sunshine and cloud, cloud and sunshine, each in its turn, and each very good."

CHAPTER X.—" NOT AT HOME."

" Love is not love
Which alters when it alteration finds."
—Shakespeare.

" **T**O be let on lease or sold, Westwood House, etc. etc. ; an excellent residential property, containing — etc. etc. — with ornamental shrubberies and pleasure grounds — noble group of elms with rookery, productive garden, and — and I don't know what else. Why, I declare it must be Westwood House itself, Mr. Hale's property, to be let on lease or sold."

Mrs. De Wilde read this advertisement in loud and excited tones to her husband at the breakfast-table, and pointed to it with her finger to show him the length of the paragraph.

" What does it mean ? " she asked ; " Westwood House, Mr. Hale's place ! Don't you see ? To be let or sold ? "

" I can't see," Mr. De Wilde made answer,

"because you hold the paper so close to my eyes; and I really don't care about it; I would much rather look at my plate and go on with my breakfast."

"But what can be the meaning of it? Westwood House!" and she read the advertisement over again at full length. "It really is Westwood House," she said; "it must be."

"Of course it is," said her husband.

"But why of course?"

"Because the advertisement says so."

"But it can't be Mr. Hale's house that is meant."

"Why not?"

"Oh, because—nobody ever thought that he would leave it. He is not dead or bankrupt, is he?"

"He is not dead, certainly, for only yesterday I met him in the City. He was looking poorly, to be sure, but still, not dead."

"I should not be surprised to hear of his coming to a bad end any day, though," Mrs. De Wilde rejoined, "for he goes into such dreadful places in the back streets and alleys of London, that I wonder he has not caught something and brought it home with him long ago. But is he really going to leave Westwood House?"

"It appears so."

"I am astonished. Are not you?"

Mr. De Wilde did not look very much surprised, nor even very much interested.

"Aren't you astonished, De Wilde? Could you have anticipated such a thing?"

Mr. De Wilde only went on with his breakfast.

"Did you know about this?" Mrs. De Wilde asked, looking at her husband sharply.

"I had an inkling of it."

"And you did not tell me?"

"Just like papa!" Cara remarked in an undertone.

"We must go and see the place at once," Mrs. De Wilde remarked to her daughter.

"You have seen it already, have you not?" said her husband.

"Yes; but not to *view* it. It is one of the nicest places anywhere. Three good reception-rooms! Here we have none—positively none. You remember the reception-rooms, Cara? They all lead out of each other, and can all be thrown together, and into the conservatory."

"That's a curious arrangement," said De Wilde; "it would be rather damaging to the plants."

"I don't know any other house like it," she continued.

"I should think not," he answered.

"Three reception-rooms! spacious and lofty. Just look at *these*! So narrow, so confined, so low. No one can dance here; it's impossible."

"Any one under ten feet might manage it if he did not jump very high," said her husband; "and it's not the fashion to jump much in dancing."

"Jump, indeed! No. We are not kangaroos," said Mrs. De Wilde, tossing her head; "but we want air to breathe. So I shall go and see that house before any one else snaps it up. But why

is Mr. Hale going to leave it? that's what I should like to know."

"I can't tell you," said her husband. "Perhaps he finds it damp and unwholesome; or perhaps he has 'caught something and brought it home with him."

"I am sure it is not damp," Mrs. De Wilde exclaimed. "It is one of the pleasantest houses in the neighbourhood."

"I suppose Mr. Hale can't afford to live in it," said Cara.

"Nonsense; he is a rich man."

"He ought to be," said De Wilde, "judging by his subscriptions and charities."

"People should be just before they are generous."

"I never heard that Mr. Hale had defrauded any one."

"Where is he going to live now, I wonder?"

"In chambers, they say; and Agatha is going to a hospital or somewhere, to be a nurse."

"No, you don't mean that, papa? you are joking."

"I am not joking; but I don't know whether it is true or not. I only tell you what I have heard."

"Well," said Mrs. De Wilde, "I must say it is only what one might have expected; and, to say the truth, I never thought very much of the Hales."

"They are very good people."

"No better than their neighbours, I dare say. I wonder what the Tyrrells think of it, and that old uncle of theirs, Mr. Cramp?"

"I should not much care for Cramp's opinion," said De Wilde.

"Why not?"

"He does not show his own sense, living in the wretched way he does, with all his wealth."

"He will have the more to leave behind him when he dies."

"That only strengthens my argument. If he could hope to take it with him to make him comfortable in another world, there might be some reason in his conduct."

"It is a very good thing that he can't. He will not leave much to the Hales, I should say. You know his motto—'A fool and his money'—He must think Mr. Hale and his daughter very weak and silly to give away their money as they have done."

"It was their own. They had a right to do what they liked with it. 'Is thine eye evil because I am good?' Hale might say."

"Evil! no De Wilde; and you have no right to say such things to me. I don't wish Mr. Hale any harm. Poor man! If what you say is true, he must have enough to bear already. To think of that poor girl going to a hospital!"

"They say she likes it. Many ladies do it."

"There is no accounting for tastes."

"For instance," said De Wilde, "Mr. Cramp likes to go about in rags and to eat egg-shells, that he may leave a lot of money to some one, whom he does not care for, at his death. One of his nephews prefers to spend all he has in luxury and pleasure; while another chooses to give it away and live how he can. If I were asked which is

the wisest and happiest of the three, I certainly should not say Cramp. I am not sure that I should say Tyrrell."

"Well, I can only say I am very sorry for that poor girl," said Mrs. De Wilde, ignoring the argument entirely. But there was a complacent look upon her face which seemed to belie her words. Cara, on the contrary, said nothing, but looked very determinately pitiful.

"Bernard Tyrrell will not be so fond of going there now," said Mrs. De Wilde.

"Going where? To the house? I suppose not, if it is to be occupied by strangers."

"To the Hales, I meant, wherever they may be. He won't want to go to the hospital, at all events."

"Why should he?"

"Everybody used to say that he and Agatha Hale were engaged."

Miss De Wilde made a gesture of impatience.

"You know, Cara, I would never believe it," her mother said. "Still, he used to pay her a good deal of attention. Now, of course, it will be very different. Even if they had been really engaged, such a change as this would most likely have broken it off. I am sure Mr. Tyrrell would not approve of such a match now; and it would be quite fatal to his expectations from Mr. Cramp."

"And do you think that would justify him in breaking it off?" Mr. De Wilde asked.

"He would think so, perhaps; at all events his friends would."

"You seem to have a poor opinion of him."

"On the contrary, I think very highly of him. Bernard would never do anything dishonourable, I am sure; but people must be guided by circumstances. Even if he and Agatha Hale had been engaged, which I don't believe for a moment, no girl of any proper feeling would hold a man to his promise under such conditions."

"Certainly not, if he wanted holding. It would be better to let him go. But we are talking at random. We know very little about either of them."

"I will never believe they are engaged," said Mrs. De Wilde, positively. "And as for not knowing much about them, we have always been on

the most intimate terms with the Tyrrells; and if we should become near neighbours—"

"What do you mean?" Mr. De Wilde asked with impatience.

"As I hope is not unlikely," his wife continued—"not at all unlikely—"

"If you are thinking of Westwood House—"

"Of course I am. I have often said I should like to live there. You would like it yourself, Henry, would you not? I know you would."

"I am very well contented here," he replied.

"You are always contented; and so you will be at Westwood House, won't you, Henry?"

"I don't know," he answered, yielding to her blandishments. "I think it would be a pity to move."

"Let us go and look at the place, at all events; we might drive over this morning."

"No. This morning I must go to the City."

"Well, then, to-morrow, Henry; you will be able to manage it to-morrow, won't you?"

"I'll try."

"And we can call on the Tyrrells afterwards. I owe them a visit. I have not been there since the garden party—nearly a month—when we met Mr. Cramp. People laugh at poor Mr. Cramp and find fault with him; but I do not at all dislike him. He was very polite too, and paid us quite a compliment."

"Did he really? That is not much in his way. What did he say?"

"He said we had more sense than all the rest of the company put together."

"That would not mean much, according to his estimate."

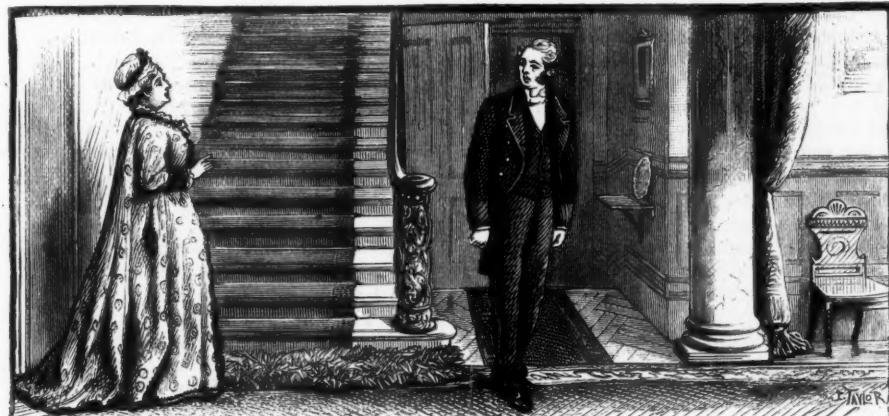
They were interrupted by a knock at the front door and a ringing of the bell.

"Who can that be?" said De Wilde.

"It's Philo, Mr. Spicer, I dare say," said his wife; "he often looks in now; but I think we had better not see him to-day. His visits are a little too frequent."

Mrs. De Wilde looked at her daughter, as if to ask her opinion on the subject; but Cara did not respond. She was reading the advertisement of Westwood House, and kept her eyes fixed on the paper.

"Not at home, James," Mrs. De Wilde said,



"NOT AT HOME, JAMES."

intercepting the footman on his way to the front door. Not at home!"

CHAPTER XI.—BELVIDERA.

" You would play upon me ; you would seem to know my stops ; you would pluck out the heart of my mystery."—*Shakespeare*.

IT will be inferred from our last chapter that Mr. Hale had not been so successful as he anticipated in finding a tenant for Westwood House. Mr. Price, the agent, came over to look at the place, and to take particulars of it, but did not bring the eager customer of whom he had spoken. The house was entered upon the books of the firm, now "Price and Bidmore," and advertised in the daily papers, but without any immediate result. As it was to be let, not sold, there were several inquirers who would have been ready to purchase, but did not want to hire. It was not a letting property, Mr. Price said ; a sale would be much less difficult to effect ; and he might have added, more profitable to the agent employed ; but Mr. Hale did not wish to sell it.

Meantime Mr. Hale set himself resolutely to master the intricacies of his own affairs, which were unfortunately less familiar to him than those of the charitable societies and institutions to which so much of his time had been devoted. He reproached himself very much for not having done this sooner. He owed no man anything, having been always very particular in discharging all claims upon him as soon as they were due, but without, like Mr. Cramp, exacting discount upon sixpences. On the other hand there were some who owed him a great deal ; for not only had he lent money, without interest or security, when he thought it would be of real and lasting service to those in need, but he had omitted to press for payments due to him from tenants and others. Thus he had, as he said, been burning the candle at both ends ; giving more than was prudent with the right hand, and receiving less than his due with the left. A frequent deficit had been the natural consequence, and this had been met by the sacrifice, from time to time, of a portion of his capital.

The result of his tardy stock-taking was even more unsatisfactory than he had anticipated. The unfortunate speculation in Bambarra shares, which was one of the last things he would have embarked in, came as a climax to other losses ; and after a great deal of anxious thought he resolved that if he could not presently find a good tenant for his house it would be better to sell it. It was not likely that he would be able to occupy it again for years to come, unless he were to practise great economy ; in addition to which he would have to withdraw from many good works to which his help was pledged ; the new wing of St. Gabriel's Hospital amongst them. Thus it happened that the estate was advertised to be let or sold, in the terms which Mrs. De Wilde read aloud to her husband.

Others also of our acquaintance read that advertisement. Mr. Tyrrell read it in his little room in Horne Court, and felt the blood tingle up to the roots of his hair and down to his fingers' ends.

Of course he had known early that the house was to be let. His son had told him so on the day following the Bambarra transaction, and by this time Mr. Hale's establishment was already broken up, and he and his daughter were living at Bedford Buildings.

" It will only be for a time," Mr. Tyrrell had said to himself. " He will learn to be more careful, and will then return to Westwood. The Bambarra affair alone would not have hurt him ; and I will take care to make that good to him some day soon. He has been so absurdly extravagant in other ways. He shall lose nothing by the Bambarra shares. It will be all the better for him to have something coming in when he wants it and does not expect it. It was a pity he insisted upon having them sold in such a hurry. I should have managed better if I had had more time. It will cost me more money to make it good than it need have done."

Thus he had endeavoured at first to pacify his conscience and to allay the self-reproach which never ceased to weigh upon his mind.

But when he saw his cousin's house advertised for sale, these sources of consolation were at once dried up.

" Poor fellow!" he exclaimed, almost aloud. " He must be badly hit indeed if he can bring himself to this. I would sooner have cut off my right hand than have played him such a trick, at such a time, if I had known it. What is to be done ? I would go to him and talk it over, but talking would do no good ; and besides, I should be ashamed to look him in the face. I must find money somehow or other to repay my debt. I must and will. I do not suppose it will enable him to keep his home, but it will set me straight in my own mind. Yet how am I to raise it ? It is a large sum ! Where am I to find it ? I know not."

Leaning over the fireplace, with his "good nose" close to the printed list of stocks and shares which had been pinned up there by the Crimean messenger, he passed his finger down the columns with a vague idea that something might suggest itself as a means of supplying his immediate and urgent want of money.

" If he had not been so precipitate," he repeated to himself ; " if he had only given me time—"

The word Bambarra caught his eye at that moment. The stock had fallen daily, and was now absolutely unsaleable.

" After all," he said, " it was better to sell it then. No one is to blame except myself—and Cramp. I wish Cramp had been at the bottom of the sea before I had had anything to do with him. It was his venture, not Hale's. And the loss would not have hurt him. He would have been very angry, of course ; he would have called me a fool, and would perhaps never have forgiven me ; but now, if I am, as he says, no fool, what am I ?

" Yet why do I blame Cramp ? It was not his doing. He was no party to the trick. Fond as he is of money, I never knew him do a dishonest thing. It was my doing, mine only. I hope no one else will ever hear of it. Cramp ! Cramp

could help in the difficulty if he would. Cramp ought to help; Cramp would help if he knew all."

Again Mr. Tyrrell's nerves tingled; and he drew his breath painfully and hoarsely as the thought came over him—should he go to Mr. Cramp and tell him everything? It would be a simple act of justice to his cousin; the money would, he thought, be at once forthcoming; and he would be, in his own sight, at all events, once more an honest man.

But what would be the consequences to himself?

In the first place it would be an exposure of his own impecuniosity. His uncle looked on him with favour because he seemed to be doing well in the world. He had excused himself for his extravagant style of living on the plea that it was necessary for him to keep up a good position, and that it paid well in the results. Now he would have to declare himself a poor man, unable to command a few hundreds. That would be an unpardonable sin in Mr. Cramp's eyes.

Possibly Mr. Cramp might refuse to believe his confession, and repudiate all part in the Bambara transaction; in that case he would have exposed himself to no purpose. But if the old man's sense of justice should prevail over his love of money, he would undoubtedly be much enraged. He would perhaps write a cheque for the amount due to Mr. Hale and throw it at his head; after that he would never speak to him again, never enter his office or his house, and, of course, would not leave one shilling of his money to him or to Bernard.

That would be bad enough, but even worse might follow.

Exasperated by the loss of his money, Mr. Cramp might publish the whole transaction, and bring him not only to shame but to ruin. True, it is an ill bird that fouls its own nest, but Mr. Tyrrell had no confidence in Mr. Cramp that he would not, in the heat of his indignation, act that ill part.

No; it would be impossible for him to humble himself to such an extent, or to risk such a catastrophe. He could not do it. It would not even be wise, or prudent, or sensible, or right. It would do no good to any one, and would be absolute ruin to himself. So he argued, and dismissed the idea from his mind.

Yet the thought that Mr. Cramp might be made use of in some way or other to help him out of his difficulty still clung to him. It was for his sake that he had done this dishonest thing, and to him he might fairly look for assistance in undoing it.

There again his conscience checked him. It was not done for Mr. Cramp's benefit, but for his own. It would not have troubled him if Mr. Cramp had lost ten times the sum for which Mr. Hale had been made accountable, if only the loss had happened in some other way. It was for his own sake, for his own credit, for his own interest, and not out of regard for Mr. Cramp, that he had thus transgressed.

Still, he thought he would go and see Mr. Cramp.

Something might possibly turn up. He could think it over as he went along. If he could not get help from Mr. Cramp there was no other source from whence he could hope to draw it. Mr. Tyrrell left his office at an earlier hour than usual and went forth to visit Mr. Cramp.

Mr. Cramp lived at Chelsea, where he occupied one of a row of small tenements, called Belvidera, of which he was the owner. It was the worst of them all; for which reason he had chosen it, as it would not have commanded so much rent as the others. The neighbourhood was pleasant, and the surrounding houses aimed at being genteel; but Cramp's Row, as it was familiarly called, offered a great contrast to all the rest. The houses in the row were old, and might have been let to a higher order of tenants than the laundresses and shop assistants by whom they were now occupied, if they had not been so dilapidated; but Mr. Cramp preferred weekly tenants, and would even let the floors or rooms separately, collecting the rents himself, which in the aggregate amounted to more than he would have received from quarterly payments.

Short and small tenures offered other advantages, namely, that no repairs were asked for. Mr. Cramp took care always to have his rents well paid up, and thus secured himself against bad debts; when a tenant could not pay he had to leave. It is unfortunately a fact that the poorest tenants generally pay the highest rents in proportion to their means, and receive least value for their money.

The heavy old-fashioned knocker upon Mr. Cramp's substantial but dirty front door reverberated through the empty passage, though Mr. Tyrrell touched the knocker with a modest and faltering hand; and presently Mrs. Chowne, the housekeeper, was heard approaching, her shoes flapping upon the naked boards, and the door was opened a few inches, "on the chain."

"I'll go and see," said Mrs. Chowne, in answer to the visitor's inquiry, "Is Mr. Cramp at home?" She knew well enough that her master was in the house, but she had strict orders never to admit any one without a previous consultation. It might be one of the tenants wanting something done to a drain or a water-pipe, and he did not wish to be bothered with any such demands. It would be easy to say "no," of course; but it was easier still not to have to say it. Mrs. Chowne could answer with a "not at home," and save all trouble.

Closing the door, therefore, in Mr. Tyrrell's face, Mrs. Chowne withdrew for a few moments, and then returning, opened it again, just sufficiently to allow the visitor to enter, and locked and bolted it after him immediately.

"What is this about, Hale?" Mr. Cramp exclaimed as soon as the customary greetings had been exchanged. A newspaper was lying on the table, and the old man pointed to it as he spoke. "What's this about Mr. Hale and Westwood House? What has happened? Sold up, eh?"

"Not so bad as that," Mr. Tyrrell answered. "My cousin has been a little unfortunate, it is true; but—"

"Unfortunate? That's what they all say when they have got into a mess by their own folly; a thief is unfortunate; a beggar is unfortunate. What does that mean? why, that a man is either a rogue or a fool, or perhaps both. I am not unfortunate; you are not unfortunate; Hale need not have been unfortunate if he had not been such a waster."

"I don't think he is a waster exactly, Mr. Cramp; you see he has had losses."

"Had losses? There again! whose fault is that? A man need not have losses if he is careful."

"It is not always a man's own fault, though, when things go wrong with him."

"Whose then?"

"Well; circumstances over which he has no control—"

"Another stock phrase! I hate such nonsense. Hale is not a child. If it's not his own fault, I say again, whose is it?"

Mr. Tyrrell did not answer this question, but he felt himself growing very warm. The room was close, and he took up the newspaper and began to fan himself with it.

"Don't make a draft," the old man said. "I've got a cold already. Sit down."

Mr. Tyrrell did as he was bidden, and began to drum upon the table with his fingers unconsciously.

"What's that for?" Mr. Cramp asked.

"Oh, I beg your pardon. I am sorry you have a cold. I hope it does not make you feel very ill, Mr. Cramp?"

"No, only one doesn't want to be flapped to death with newspapers, or to have holes knocked through the table with finger-nails. No, I am not ill; you may set your mind at rest about that," he added, with a meaning smile. Mr. Cramp never smiled without a meaning, and the meaning was rarely of a pleasant kind.

"No," he repeated, "I'm not ill; don't be uneasy about me. Ho, ho!"

"I'm glad of that," said Tyrrell, not knowing how to answer him.

"Glad, are you? You are easily pleased. Ho, ho!"

"But about Mr. Hale," said Tyrrell; "about Hale's property, you know. It is a pity he should sell it."

"Why?"

"Because—because he won't get anything like its real value just now."

"He won't give it away, I suppose; though it would be just like him to do so."

"No; but he is so impetuous! When he takes an idea into his head there is no turning him. If he has made up his mind to sell, it is just as likely as not that he may take the first offer that is made."

"What is the place worth?"

"It is difficult to say off hand. It's a nice house."

"Why don't you buy it? You like nice houses, and you seem to have plenty of money, by the way you live."

"Ah, Mr. Cramp, I'm obliged to keep up appearances. It is not to my taste at all; but it brings business, you know; it keeps the connection to-

gether, and—and all that. I would rather, for my own part, live in a more humble and careful way."

"So you have often said, but you have never tried it."

"As for Westwood House, I should not hesitate to buy it if I had any spare money. It would no doubt, be a very good investment."

"That would depend on what it cost."

"It will be sold cheap, I have no doubt. If you would buy it now—"

"It is not in my line. I prefer smaller properties; they pay better."

"But this will improve in value: Times are bad now; a year or two hence the place will command a much higher price."

"Is this what you come to talk about?"

Mr. Cramp did not affect to believe that any of his relatives would come to see him at Belvidera only for the pleasure of the interview.

"Well, not entirely," Mr. Tyrrell answered.

"What then? business of course."

Mr. Tyrrell had come with the intention of finding, if possible, some means of repaying Mr. Hale the sum of money of which he had defrauded him. He had said to himself that if a favourable opportunity offered, he would make a clean breast to Mr. Cramp, and, at all risks, ask him to take upon himself the loss incurred on his account by the sale of the Bambarra shares. His main object, however, was to gain time, so as to relieve Mr. Hale of the necessity of selling his house. It appeared now that Mr. Cramp might be induced to treat for the property, and if he did so, time would be gained; and in the event of a sale, it would still remain in the family, and would probably come, sooner or later, into his own hands as Mr. Cramp's heir. That would be an easy solution of the difficulty. But now Mr. Cramp's sudden inquiry as to the precise nature of the business which had brought him to his house caused him embarrassment, which was not relieved when the old man turned to him, and, fixing his cold grey eye upon him, repeated the question,

"What did you come about?"

"Well," he said, "to tell the truth—"

"Oh yes; tell the truth."

"I was going to say—"

"Well?"

"It seems such a pity about Hale."

"It is his own fault."

Mr. Tyrrell could not say "yes" to that; therefore he said nothing.

"Made a bad spec, I suppose; what was it? Bambarra?"

"Yes, I believe so."

"Don't you know?"

"One does not always like to tell all that one knows."

He was speaking the truth now, at all events.

"You got me out of that scrape," said Cramp.

"Yes, I did; but—"

"But you got him into it?"

This again was true; too true for Mr. Tyrrell. What did the old man mean by the remark? It might imply only that he had acted as Hale's broker, but it seemed to signify a great deal more.

"How many shares had he?"
"A hundred and twenty-five."

The words had scarcely passed his lips when he repented of having spoken them; he clenched his teeth to keep them from chattering and bit his tongue in the effort.

"A hundred and twenty-five!" said Cramp. "That was my number? Strange, is it not?" The old man looked at him curiously, as if enjoying his evident discomfort.

"Why did you not sell Hale's shares when you sold mine?" he asked.

"There was no market for so many."
"I suppose you did your best?"
"Yes, Mr. Cramp, for you."
"But not for him?"

"I am afraid not. I must take blame to myself. I was in fact so anxious about your interests that I was not so careful as I ought to have been about his."

"Rather hard upon him, though! Well, a man like that ought not to go into such speculations."

"There again I was to blame."
"How? Why?"

"I acted without authority. He wanted a safe investment; but—but—"

"I understand," said Cramp, with another of his unpleasant smiles. "You thought you could make something out of Bambarra for him; or perhaps for yourself?"

"Not for myself. But I confess I did it without authority, and I take all the blame upon my own shoulders."

"But not all the loss?"

"I would take my share of the loss also, if I could."

"I suppose you could if you were to try; but that would be ridiculous. Of course you don't mean it; you know what you are about too well for that. You are no fool, Tyrrell, no fool. After all, it will not make much difference to Hale. He won't have so much to throw away in charities, that's all. Bambarra would not have ruined him—a hundred and twenty-five shares; it's his prodigality; his hospitals, his schools, his crowd of beggars that swarm up his staircase daily at Bedford Buildings and overrun his grounds at Westwood House; they would ruin any man. I can't do anything for a man like that; you can't; nobody can. But I'll go and look at his house, and rather than he should give it away, I may perhaps take it off his hands. You think it will go cheap, you say?"

"I think he will not refuse any reasonable offer."

"I'll go and see it to-morrow morning. Mrs. Chowne—Mrs. Chowne—open the door. You won't take anything, will you? I am going to have a little water gruel myself, and I am afraid I have nothing else to offer you."

Mr. Tyrrell declined his uncle's hospitality in the sincerest manner, and wishing him "good-bye," followed Mrs. Chowne's reverberating footsteps to the door. He felt greatly relieved as the fresh air met his face and he turned his back upon Belvidera. He had been perilously near to confession; much nearer than he had ever seriously intended to go. He doubted even now whether Mr. Cramp had not guessed his secret; Mr. Cramp was a clever man, a cute man. But guessing was not knowledge. He had not betrayed himself; and as for Hale, if Mr. Cramp would really make him an offer for his property time would be gained, and means might yet be found, by hook or by crook, to save it for him

Wintry Winds

THE wintry winds are up and away,
Ploughing a path o'er the stormy sea
They clothe the rock in a cloud of spray,
They make the staggering ships their prey,
With the howl of a fury they seem to say,
Who so mighty as we?

The wintry winds are having their will
Out on the desolate country side;
Along the valley, across the hill,
And through the wood, when the night is chill,
Come a rush and a roar and a warning shrill—
Room for the storm to ride!

The wintry wind is wandering by,
Here in the heart of the city ways;
The rich may gaily its power defy,
The poor, alack, at its mercy lie,
And the wind, while it echoes their patient sigh,
Laughs at the prank it plays.

The wintry winds may whistle and shriek,
Holding their mission from One above;
Let Spring but waken and softly speak,
Right soon will tempest and gale grow weak,
Like a tumult of anger—a frenzied freak,
Conquered at last by love!

SYDNEY GREY.

SIR CHARLES LYELL'S LIFE AND WORKS.*

IT is now fifty years since the "Principles of Geology" appeared. The first volume was issued in 1830, and the second in 1832. There are some still living who remember, and all students of science have heard of, the extraordinary interest excited by this work. For some years previously geology had been the most popular and attractive department of physical science. The controversies of the Wernerian and Huttonian schools had scarcely subsided. Buckland, Sedgwick, and other gifted men had diffused a taste for this branch of study, and the Geological Society brought together many men of brilliant talent and wide knowledge. The "debates at the Geological" had a freshness and animation which contrasted strangely with the dull and decorous proceedings of the older Scientific Societies. The new study attracted numerous enthusiastic votaries. Professor Buckland's Oxford lectures increased the enthusiasm; while Professor Jamieson, whose class of Natural History at Edinburgh was attended by hundreds of students, inspired a love of observation among pupils, most of whom would be scattered to various stations at home and abroad. The formation of the British Association at York, in 1831, attracted new interest throughout the nation to scientific pursuits, an interest which has increased year by year till the jubilee anniversary, which was celebrated at York in 1881. In the early years of the Association, and of its first secretary, John Phillips, geology occupied a large share of notice, and the Geological Section was long one of the most interesting and attractive. Sir Charles Lyell's book found at once a wide and appreciative audience, and the charm of its matter and style secured for it immediate popularity. An article in the *Quarterly Review*, by Mr. Poulett Scrope, known as the explorer of the volcanic region of Auvergne, prepared English readers for the views propounded in the work of Lyell, his friend and fellow-traveller. These views, although not peculiar nor original, were presented by Lyell with unusual clearness and fulness, and the appearance of the "Principles of Geology" marks a new era in the history of the science.

The great leading principle which pervades that work, as well as the briefer "Elements of Geology," subsequently published, and all Lyell's writings, is that changes on the earth's surface are all due to the action of causes now in operation.* Only grant time, with existing forces, and he can account for the elevation of the vastest mountain chains, the scooping out of fathomless chasms, and every phenomenon of formation and structure in geology as well as in physical geography. He rejected as unnecessary every reference to abnormal or "paroxysmal" modes of action, of which some geologists had before made so much use in their systems. In

illustration of the marvellous results due to existing natural forces, such as volcanic action, river erosion and deposit, action of rain, frost, and other atmospheric influences, immense numbers of details are marshalled in his "Principles," the fruits of his own observation, or of his study of the researches of other travellers.

So far as the Noachian deluge is concerned, it was easy to demonstrate the erroneous opinions of the early geologists, and which Buckland, the author of the "Reliquiae Diluvianæ," had already retracted, from the testimony of accumulated observation. It was easy also to obtain general assent to the statement that many of the changes on the earth's surface, heretofore ascribed to periodic violent force, could be accounted for by the slow persistent action of existing agencies. But Lyell pushed the doctrine to an extreme and untenable position when he affirmed that all geological phenomena can be thus explained. Such is always the tendency in debates on conflicting theories.

Because many facts could be shown not to require the hypothesis of abnormal force, Lyell went on to affirm that every change was due to ordinary agencies. In his zeal against the Catastrophists he became the founder of the school of the Uniformitarians, who maintain that, so far as geological action is concerned, "all things continue as they were from the beginning of the creation." As Professor Asa Gray said, "Lyell's doctrine is that the thing that is, is the thing that has been, and shall be." (II., p. 361.)

The Uniformitarian principle, as applied to the inorganic world, is the same as what is known now as Darwinism, in regard to organic nature or living beings. In a letter to Professor Haeckel, in 1868 (vol. II., p. 435), Sir Charles Lyell claims priority in teaching the doctrine of evolution. "I had certainly," he says, "prepared the way in this country, in six editions of my work, before the 'Vestiges of Creation' appeared in 1842, for the reception of Darwin's gradual and insensible evolution of species. Most of the geologists forgot that anything was written between the time of Lamarck* and the publication of our friend's 'Origin of Species.'" It was not, however, till late in life, in the tenth edition of his *Principles*, that Lyell formally announced himself an adherent to the whole system of Darwinism. Writing to Darwin, 1 September, 1874, he begins his letter, "I have been intending from day to day to congratulate you on the Belfast meeting, on which occasion you and your theory of evolution may be fairly said to have had an ovation," referring to the address of Professor Tyndall, in which materialist views were expounded. But Lyell himself was no materialist. Writing to the Duke of Argyll, in

* "Life, Letters, and Journals of Sir Charles Lyell, Bart." Edited by his sister-in-law, Mrs. Lyell. 2 vols. Murray.

* The frequent reference to Lamarck in Sir Charles Lyell's works has led us to read anew his famous book on "Philosophical Zoology," of which we propose to give some notice in a future paper.

1868 (II., 431), he says, "I objected, in my 'Antiquity of Man,' to what I there called the deification of natural selection, which I consider a law or force quite subordinate to that creative power to which all the wonders of the organic world must be referred. I cannot believe that Darwin or Wallace can mean to dispense with that mind of which you speak, as directing the forces of nature. They, in fact, admit that we know nothing of the power which gives rise to variation in form, colour, structure, or instinct."

In the later years of his life he appears to have accepted most of Darwin's conclusions, and was prepared to "go the whole orang," as he terms it in a familiar letter to the author of the "Origin of Species."

In 1860 he writes to his friend, Mr. George Ticknor, of Boston, U.S. :—

ANTIQUITY OF MAN.

The Oxford Professor of Geology, J. Phillips, has sought Darwin by citing me in pages out of my "Principles," but I must modify what I said in a new edition. Agassiz helped Darwin and the Lamarckians by going so far in his "Classification," not hesitating to call in the creative power to make new species out of nothing whenever the slightest difficulty occurs of making out how a variety got to some distant part of the globe. Asa Gray's articles, all of which I have procured, appear to me the ablest, and on the whole grappling with the subject, both as a naturalist and metaphysician, better than any one else on either side of the Atlantic.

I have been very busy with the proofs afforded by the flint implements found in the drift of the valley of the Somme at Amiens and Abbeville, and more recently in the valley of the Seine at Paris, of the high antiquity of man. That the human race goes back to the time of the mammoth and rhinoceros (Siberian) and not a few other extinct mammalia is perfectly clear, and when the physical geography was different—I presume when England was joined to France.

This will give time for the formation of many races from one, and enable us to dispense with the separate creation of several distinct starting-points, to make up for unorthodox conclusions about "preadamite man," of which I see some writers are freely talking.

The question of the antiquity of man is not one that can be usefully referred to in a brief notice, but the remark here made about the fact of man being contemporary with the mammoth, shows how crude the ideas of evidence are on the subject. This fact may merely prove that the mammoth existed down to a later period than some had supposed. When geologists can settle among themselves the disputed points on the duration of the glacial epoch, the age of the deposits containing flint implements, the authenticity of fossil human remains, and many other questions, that of the age of man can be reconsidered, and the marginal dates provisionally attached to the Mosaic record extended if necessary. At present the sole geological fact, which is undisputed, is the comparatively recent appearance of man on the earth. The alleged extreme antiquity has no stronger argument than the hypothetical time estimated as necessary for the development of the human species from some anthropoid apes, according to the theory of evolution propounded by Lamarck and Darwin.

Although it is mainly as a man of science that Sir Charles Lyell's name is notable, there is much in the record of his life to interest the general reader.

The eldest son of a Scottish laird, Lyell of Kinnordy, Forfarshire, he left his native country in early childhood, and spent his boyhood and youth in England, his father having taken the lease of a property near Stony Cross, in the New Forest. Educated at private schools at Ringwood and Salisbury, and afterwards at a semi-public school at Midhurst, connected with Winchester School foundation, he entered Exeter College, Oxford, at the age of 17. He took his B.A. in 1819, and M.A. in 1821. The early chapters of his life consist of an Autobiography, reaching only to his Midhurst school days. This journal gives curious glimpses of school life at that period. The educational training was of the ordinary sort, and the manners and tone of the place, such as were common in the days before Arnold, of Rugby, showed a higher model. Happily for Lyell his father was a man of scientific as well as literary culture, having made some reputation as a botanist and as an expounder of Dante. A volume of Bakewell's Geology, in his father's library, gave him his first taste for this study; and this bent was confirmed by hearing Buckland's lectures at Oxford. In 1822 he entered Lincoln's Inn, and on being called to the Bar went for two years on the Western Circuit. Already, however, he had entered on the active business and occupation of his life, much of his time having been spent in geological expeditions and studies at home and abroad. In 1818 he visited France and Switzerland for the first time; and in 1828 he explored the volcanic district of Auvergne, in company with Murchison. He thence went through Italy to Naples and Sicily, returning with ample stock of notes and specimens in 1829. He had before this contributed various articles to scientific periodicals, and in 1827 had written a review of "Scrope's Geology of Central France" in the "Quarterly." In this article he first maintained that all geological phenomena "are to be interpreted by reference to aqueous and igneous causes in action in the ordinary course of nature." In a letter to Whewell, long after (II., 6), he says, "I was taught by Buckland the catastrophic, or paroxysmal theory; but before I wrote my first volume I had come round, after considerable observation and reading, to the belief that a bias towards the opposite system was more philosophical." In 1831 he accepted the chair of Geology in King's College, but held it only two years. He was fortunately independent of the emoluments of office, was resolved to enjoy freedom from public duty, and to devote himself to scientific study and authorship. He, on this account, declined being put in nomination for representing London University, and only accepted under friendly pressure the honorary posts of President of the Geological Society and of the British Association at its Bath meeting. His life was uneventful, his studies and writings being only interrupted by visits to the Continent and to America. In 1845 he published, in two volumes, "Travels in North America," and in 1849 "A Second Visit to the United States of North America." Of his numerous works, including his papers in scientific journals, a list is given in the appendix to his "Life."

His letters form the bulk of the memoir now published. They commence when he was in his teens, in 1816, and are continuous till nearly his death, in 1875. These sixty years reach over a period of unprecedented social and political as well as scientific movement in England, as well as on the Continent and in America, and the letters form a valuable addition to the historical materials of the epoch. They also reveal the formation and development of a mind singularly clear and active and a spirit gentle and sympathetic. He was remarkable for keen observation and lucid description of scientific facts, but he lacked the higher philosophical character which appreciates evidence or argument drawn from other sources than those patent to the senses. This is a defect too common in men whose minds are narrowed by almost exclusive devotedness to physical research, as if that were synonymous with all knowledge and philosophy. But Lyell had larger sympathies than most of the mere scientists of the school to which he leaned, as some extracts from his letters will show. Here is a charming reminiscence of Faraday, who had been requested by the Home Secretary to visit the scene of an unusually fatal colliery accident at Haswell, in 1844. Sir Charles Lyell was associated with him in the inquiry.

RECOLLECTION OF FARADAY.

I had been acquainted with him for many years, and yielded to no one in my admiration of his talents and my appreciation of his scientific eminence; but I had always looked upon him as a singularly modest and retiring person, and one who would shrink from the stir and responsibility of such an undertaking as that in which we were about to enter. He had in truth undertaken the charge with much reluctance, but no sooner had he accepted it, than he seemed to be quite at home in his new vocation. In a few hours after he had agreed to accompany me, we were carried by a fast railway train to the scene of the catastrophe, and were immediately introduced to the coroner and his jury, who were in the midst of their inquest.

Faraday began, after a few minutes, being seated next the coroner, to cross-examine the witnesses with as much tact, skill, and self-possession as if he had been an old practitioner at the Bar. He seemed in no way put out or surprised when the most contradictory statements as to fact and opinion were given in evidence, according to the leaning which the different witnesses had, whether from a desire to screen or exculpate the proprietors, or be regarded as champions of the pitmen. The chief question was whether any undue considerations of economy had induced the owners of the mine to neglect such precautions as are customary and indispensable to the safety of the men employed in the work.

We spent a large part of two days in exploring the subterranean galleries where the chief loss of life had been incurred, that we might satisfy ourselves whether the means of ventilation had been duly attended to. We conversed freely with the workmen and overseers, and Faraday especially questioned them about the use of the Davy-lamp. We had both of us been much struck with the uneducated condition of the men examined on the inquest, and suspected that they would not so fully appreciate the dangers to which they were exposed as workmen who were better instructed. Few of them could write, and one even of those who had been promoted to the place of "master wasterman" had been unable the day before to sign his name as witness.

Among other questions, Faraday asked in what way they measured the rate at which the current of air flowed in the mine. They said they would show us. Accordingly one of them took a small pinch of gunpowder out of a box, as he might have taken a pinch of snuff, and, holding it between his finger and thumb, allowed it to fall gradually through the

flame of a candle which he held in the other hand. A little cloud of smoke began immediately to traverse the space between two of the loose wooden partitions by which the gallery we were in was divided into separate compartments. When the smoke reached the end of the nearest compartment, his companion, who had been looking at his watch, told us how many seconds had transpired, and they then calculated the number of miles per hour at which the current of air moved. Faraday admitted that this plan was sufficiently accurate for their purpose, but, observing the somewhat careless manner in which they handled their powder, he asked where they kept their store of that article. They said they kept it in a bag, the neck of which was tied up tight. "But where," said he, "do you keep the bag?" "You are sitting on it," was the reply; for they had given this soft and yielding seat as the most comfortable one at hand to the commissioner. He sprang upon his feet, and, in a most animated and impressive style, expostulated with them for their carelessness, which, as he said, was especially discreditable to those who should be setting an example of vigilance and caution to others who were hourly exposed to the dangers of explosions.

As it fell to my lot to examine into the geological structure of the rocks in which the mine was worked, I had engaged several of the men to collect for me the more abundant fossils. When they brought these to me, chiefly plants, and were very inquisitive about them, I told them what I knew of their characters, and how far they were allied to families of living plants. I entered on this the more fully when I found that my fellow-commissioner was no less desirous than the men to be informed on the subject. As I was going away, after having paid the men for their trouble, I was about to throw away all the specimens which had been collected. Faraday, perceiving this, begged me to wait till the men were out of sight, as he said their feelings might be hurt if they saw that nothing had proved to be worth keeping. He had been much pleased with the intelligent curiosity they had shown about the nature of the fossils, and equally struck with their entire want of information respecting them, although it was evident that they had thought and speculated much on the frequency and meaning of such remains in the rocks, and had not been satisfied with the only hypothesis which had been suggested in explanation, namely, that they had been washed there at the time of the Deluge.

Hearing that a subscription had been opened for the widows and orphans of the men who had perished by the explosion, I spoke to Faraday on the subject, and found that he had already contributed largely without having said anything about it to me. He apologised for this, saying that he feared I might think it necessary to give as large a sum as himself, whereas I ought not to be guided by his notions on such matters, which would be generally regarded as peculiar, and which he shared with members of the religious community to which he belonged.

When in Edinburgh, in 1831, he heard Chalmers preach.

RECOLLECTION OF CHALMERS.

I have a great prejudice against popular preachers in general, and almost all I have heard have strengthened my original impressions. But not so in this instance. It was a very long discourse, but admirable. The subject was "repentance," a hackneyed one enough. You are to repent to-day, not because it may be too late to-morrow, as you may die; but because, though you are to have even so long a life, your case will be more hopeless should you resist this warning. Your mind will be hardened by the habit of resisting. He then explained the effect of habit, and its increasing power over the mind, as a law of our nature, with as much clearness and as philosophically as he could have done had he been explaining the doctrine to a class of university students in a lecture on the philosophy of the human mind. But then the practical application was enforced by a strain of real eloquence, of a very energetic, natural, and striking description. I hardly think any critic could have detected any expression or image that sinned against good taste, although he was very bold and figurative. But unfortunately, every here and there he seemed to feel that he was sinning against some of the Calvinistic doctrines of his school,

and all at once there was some dexterous pleading about "original sin," which interfered a little with the free current of the discourse, and gave me an idea, that in order to be popular with a Scotch congregation, a preacher must deal a good deal too much in the unintelligible doctrinal points of theology. Upon the whole, however, judging from this single specimen, I think I would sooner hear him again than any preacher I ever heard, Reginald Heber not excepted.

That he gave thought to other subjects than those of physical science is well shown in the following extract of a letter to Miss F. P. Cobbe :—

"I am told that the same philosophy which is opposed to a belief in a future state undertakes to prove that every one of our acts and thoughts are the necessary result of antecedent events and conditions, and that there can be no such thing as freewill in man. I am quite content that both doctrines should stand on the same foundation, for as I cannot help being convinced that I have the power of exerting freewill, so the continuance of spiritual life may be true, however inexplicable or incapable of proof.

Sir Charles was not an unfrequent and always a welcome guest at the royal residences, and the notices of Court life at Balmoral and at Osborne will be interesting to many readers. Every new notice of the lamented Prince Consort increases our sense of the loss he was to the nation as well as to his family. In letters to Lady Lyell he gives an account of his visit to Osborne in 1863. Let us first note what he says of the Prince Consort, writing to his father-in-law, Leonard Horner, December 26, 1861 :—

PRINCE ALBERT'S DEATH.

You were mourning like us the loss we have sustained by Prince Albert's death. It was many days before I could fully realise it. I went down the day of the evening he died, and at four o'clock, just as the illness took its fatal turn, I found a bulletin at the Palace which led us to hope that the danger was nearly over. I hardly think I ever saw a family where there was more domestic happiness and good understanding between husband and wife, and father and children. As to the reserve with which he was charged, I can only say that to me, and I am sure to a multitude of others, he was remarkably open, and talked of all subjects, even the most serious, without the fear of committing himself. The last time I had a full hour's talk, *tête-à-tête*, he went into Educational, Exhibitional, British Museum, and other subjects, and did not mind speaking of his disappointment when he had been overruled, and listened when I did not quite agree with him as to the British Museum with patience, and like one who wished to look at the matter on all sides. I know of no public man in England who was so serious on religious matters, and so unfettered by that formalism and political churchism and conventionalism which rules in our upper classes.

Visiting at Osborne, in 1863, he describes a

CONVERSATION WITH THE QUEEN.

The Queen sent for me before four o'clock, and talked with me alone for an hour and a quarter. Mostly about Prince Albert, leading me also to talk of him. Arthur Stanley recommended her to read my "Antiquity." She asked me a good deal about the Darwinian theory as well as antiquity of man. She has a clear understanding, and thinks quite fearlessly for herself, and yet very modestly. Nothing could be more natural or touching than her admiration for the Prince. She said that for one who had so much enjoyment in the present, which he found wherever he was, it was remarkable that he was cheerful whenever he had to change place or business. If they were at Balmoral or Osborne,

and were called to Windsor, he not only went, but never allowed himself to be put out.

To this conversation he refers in a later letter to his sister :—

It was a great satisfaction to have a good long talk quite alone with the Queen for an hour and a quarter, and about one for whom I had such a regard, and for whom I felt, though it would not be etiquette to say so, such real friendship, as I did for the late Prince Albert. I do not think she has given way more than is perfectly natural—all necessary duties she has performed. The quantity of work thrown on her now is great. I told her that when the Social Science people pressed the Prince to be their President, he told me the anniversary address would be a severe addition to his work. No one of his speeches was more difficult, or, I think, better done, especially on the connection of science and religion, so difficult a question for a public man to deal with. She said this address, and the thinking out the whole subject thoroughly, as he always did, was one of the things which overtasked him. She said he was always cheerful and determined to think everything for the best, a short life, among other things, of which he had sometimes a slight presentiment, in spite of his good health. She has of course been reading many serious books, and I asked her if she had read what Sir Benjamin Brodie has said about death. She said she had, and was much struck with his observing that if we knew what those we had loved were doing in another world, or if we even knew the exact time of our own death, it would alter the whole complexion of our lives, and probably make us perform our duties less well in this life.

During his first visit to America there was an extraordinary excitement in Albany County, New York State, which will be recalled with interest in these days of "no rent" agitation in Ireland.

AMERICAN ANTI-RENT LAWS.

When old Van Rensselaer died, the last nobleman in the United States, his vast landed estate was divided among three sons. A population of about 40,000 inhabited the share which fell to the eldest, who endeavoured to get regular payment of his rent, besides arrears, which his indulgent predecessor had allowed to accumulate. Now the payment of rent being most unusual in the United States, where every man farms his own land, or what he calls his own, for it is often deeply mortgaged, was voted quite an abuse of the old feudal times. They thought they had paid long enough, and said with some truth, that they had cleared a wilderness and created the property themselves. So they would pay nothing. The laird appealed to the Sheriff, but they laughed at law processes, and at constables, till finally the Sheriff asked for troops from the Governor, who called on the Volunteers, who, as with us, proved, however constitutional a force, to be a most unfit one to interfere with temper and discipline. The farmers and peasantry turned out, erected barricades, and mounted some brass cannons, and have set the Government for three years at defiance, not one farthing of rent paid the while, and a party disguised as Indians maltreated a constable while we were there, and it was feared for a time that he was murdered. It is allowed that the landlord has mismanaged matters, and been far too uncompromising, but I must say, that after what the New Yorkers did in the Canada War, and since in Macleod's affair, I think there is a want either of energy in those who should enforce law, or of respect for it in the minds of the majority.

A glance at the prefatory table of contents prefixed to each volume will show the great variety of topics and the number of notable persons introduced as correspondents, or of whom characteristic sketches and anecdotes are given. Few books of recent biography have had a broader interest, while affording a rare treat to scientific readers.

[C. Thibault.]

THE COW DOCTOR.

English Itinerant Vendor of Medicines for Men and Beast.

In the Royal Collection at Osborne.]



DUTCH ETIQUETTE.

SOME years ago a book was published on "German Society, by an English Lady." It contained many things that gave great offence, and the critics said that the writer must have seen very little of German society, and could not be a true lady! Taking warning by this book, I think it best to say that I write only my own experience—what actually came under my own notice. Though I know most parts of Holland as a tourist, I know Amsterdam, Rotterdam, Utrecht, and several villages *socially*. I will not say (for I do not positively know it) that all the points I mention as Dutch etiquette hold good in all parts of the country, but from the class of people I know, I am perfectly certain they do in the places I speak of.

It seemed to me that in Holland—and I have been there pretty often, and know all the principal places—the woman is nowhere—man is everything, the first and foremost consideration.

There is a great lack of chivalry in the manners of a Dutch gentleman. He displays none of that sentiment which the French embody in these words, "Place aux dames." I do not altogether blame the men for this deficiency in what we should consider good manners, for I think to a very great extent the women have themselves to thank for it. There is much that is absurd and prudish in their etiquette, and yet they permit slights, and even impertinences, which an Englishwoman would never overlook.

Then, too, a Dutch lady outside her own door is always acting on the defensive, and tacitly guarding herself, as it were, from any possibility of insult. She behaves as if men were her natural enemies, going about like roaring lions, seeking to gobble her up alive-o. I must say that I have never seen any disposition on the part of the men to simulate the rôle of the wild beast aforesaid, unless the lady happened to have a large *dot*. The first thing I noticed in Holland was that gentlemen walk on the *pavé* and ladies turn into the road; how dangerous and muddy that road may happen to be makes no difference to the universal custom—it is invariable. It is not etiquette for a gentleman to speak to a lady in the street, no matter how well he knows her. That is as well, for, as in France, the gentleman bows the first, so that though a lady may be saluted by a hundred men who have never been introduced to her, and whose names she does not even know, none of them have the privilege of addressing her, though they may have bowed for ten years. The etiquette, by the way, of bowing is most extraordinary. I used to tell my Dutch friends that their politeness begins and ends with a bow. Everybody bows—nobody nods, and touching of the hat is unknown. You bow to every one you may have met when calling on a friend, for callers meeting are introduced. You give an order to a gardener or a workman, and he takes off his hat with a bow which would not

bring discredit on a duke. Every one bows on passing a house where they visit. I often used to amuse myself by watching behind a curtain, to see every second man take off his hat to the window, it being quite immaterial whether any of the family are visible or not; and every second lady make a polite bend of the whole body, not a mere inclination of the head, as our ladies do. Everybody bows. Men take off their hats to each other; tradesmen do the same to all their customers. A well-known lady is bowed to by all her father's, husband's, or brothers' friends, and any gentleman knowing a lady is staying at a house where he visits, will bow to her. I even had a bowing acquaintance with a student, whom I never met and did not know from Adam. I could not imagine what made the boy bow so profoundly, until I got some one to ask if he knew me. I found I had once met his father somewhere, and that was the—shall I say—excuse? I should if he had been English. Well, after an absence of three years, I returned to the town where he lived, and there he was, grown into a man, bowing still. For some months we had quite a lively bowing acquaintance, and there it ended, as aforetime. I must, however, include "compliments" with bowing in the Dutch idea of politeness. Every parcel is sent home with the sender's compliments, and I once heard this message delivered at the door of a house where I was calling: "My compliments to the *mevrouw*, and has she any dust?" It was the dustman! Surely any comments are needless.

In accordance with the roaring lion idea, a lady must not pass a club. She must, if she has to pass down a street where there is one, cross to the other side, and, if necessary, cross back again. In winter this becomes a great nuisance, for there is much wet weather and roads are very muddy, but no Dutch lady of high-class will brave the obnoxious windows, though she will allow the very men who are sitting at them to smoke in her drawing-room without an apology.

In Utrecht, perhaps the ultra-aristocratic city in the country, where every second house has "Baron" on the lintel, and where professors, lecturers, and officers are as plentiful as blackberries on a bramble-bush, there is a street called the *Line Maart*, in which is the principal club of the students. The ladies of the town will not even pass down it. I was walking once with the wife of a professor, a woman of very high standing, and quite above most of the little, prim restrictions to which others yielded, but she would not pass along the *Line Maart* even when hurrying home late for dinner, and that the nearest way. She made a round of several streets to avoid it. As the students were, for the most part, raw lads from sixteen to one or two and twenty, it did seem to me absurd that they should have any influence over the movements of one of the most influential ladies of the town.

It is the fashion, if a lady take young ones out for a promenade, if gentlemen walk with ladies, or if two girls walk together, to go to a confectioner's and eat *taatjes*, ices, or drink *chocolaat*. For this purpose all confectioners have one or two rooms adjoining their shops, furnished with little tables, sofas, and chairs. If several ladies go into such a room, where there happen to be one or two gentlemen, they rush out as if they had seen a ghost. It always seemed to me a most undignified proceeding; sitting quietly down and taking what one wished, without noticing the presence of strangers, would, in my opinion, have been very much more ladylike. I do not say that it would be good for girls *alone* to go into a room where there were half a dozen scatter-brained students drinking *absinthe*, but why a lady, the wife of one of the first men of the town, cannot take her daughters into a shop because there are a couple of gentlemen sitting at a table talking quietly does puzzle me. Now I can mention an instance in which the rule seemed to me most absurd. I was staying with a family who were certainly known by every one in the town; people whose position was so perfectly assured that I should have imagined they would be rather above certain trivialities of etiquette, which, to people of less social eminence, would be all important. Three times during one week I walked in the afternoon with one of the daughters, and each day we went to a confectioner's to eat *taatjes*. Each time there were two officers in possession, so that we could not go in, or rather, she would not do so. On the fourth afternoon she said:

"Kitty, let us go to van Dam's and eat *taatjes*."

"Oh, I'll go," I answered, "but only on condition that if you get into the room and there should be any one there you do not rush out as if a mad dog was after you. It is positively lowering to let a man see you run away from him as if he wished to eat you."

Troide van Maarne agreed, and even went so far as to say it was a very silly custom. When we reached van Dam's the room was empty, and I, leaving her to order what we wished for, went straight in and seated myself at the nearest table. Now the joke of the rule is, that if *young ladies alone* are in possession of the room first, they may remain an hour if they like, even though twenty gentlemen should appear. Knowing this, and feeling my *taatjes* were safe, I said, with a laugh, to Troide, who was still in the shop:

"Be thankful there are no stupid officers to run away from to-day."

Then I heard a little jingle of spurs behind me, and looking back at a table in the shadow of the folding door which divided the room from the shop, saw, to my disgust, two pairs of military boots and two pairs of military legs.

They succeeded very politely in smothering their laughter, though it must have been amusing to hear my frank opinion, and I, still keeping my back turned, began an animated discussion with Troide, who hovered about just outside the door, as if I had been in a den of lions.

"Come in," I urged, in a whisper. "Sit down; they won't eat us. Why should they want even

to look at us? Come in, and don't be so silly. It looks far worse running away than sitting down and behaving yourself quietly, like a gentlewoman."

The two men — harmless, gentlemanly men enough — got up then. I dare say they had caught some of my whispered remonstrances, for one of them addressed me with a salute, and in very good English. He said they had already finished, and were just going when I entered. Troide literally fled. I, of course, had to follow, but, in spite of my annoyance, I replied with English frankness to the soldiers.

"Thank you for disturbing yourselves for us, myneher," I said. "My friend, being a Dutch lady, will not remain, as I should do. We Englishwomen do not fear an insult from every man we meet. Perhaps that is why we so seldom receive one."

The taller of the two made me a grave bow.

"I think that is very probable, mademoiselle," he answered, and he said it as if he meant it.

It is not strict etiquette for a lady to buy her own stamps, or send her own telegrams or post-office orders; she must send a servant. And why? Because the post-office clerks are highly paid, and gentlemen of the highest classes. I wanted to send a parcel to England one day, and went alone (not knowing the rule). I had a confab with a very good-looking young gentleman, whom I afterwards found was a baron, and I got such a lecture from my hostess when she returned and heard what I had done.

And there is another fashion prevalent amongst Dutch ladies which has, I think, a bad effect on the sterner sex. I refer to their morning dress. If you receive a general invitation to or pay a long visit in a Dutch house, you certainly have the satisfaction of knowing that your hostess does not put herself out of the way on your account. She comes down to breakfast with her hair in curl-papers or crimping-pins, according to the fashion of her *coiffure*; her person is garbed in an old flannel dressing-gown; she wears neither collar nor brooch; and I have indeed seen a lady appear at breakfast with stockingless feet, thrust into old down-trodden slippers; in short, she is strictly *en demi toilette*, and makes no pretence whatever of being anything else. She *dresses* in time for the second breakfast — *koffij* it is called.

Should a visitor call between the two meals, she receives him or her, as the case may be. She says, "I do not *profess* to have made my toilette."

Once or twice I have suggested, "What *will* he think?" and I always received the same airy reply, "I do not make my toilette until *koffij*-time."

I do not like the custom myself. I once stayed at the same house with two officers — a general and a colonel — who came to breakfast in their usual full-dress. The ladies of the house wore their charming *dégradé* costume. I really had expected otherwise. If gentlemen can appear fresh and clean and well-dressed at breakfast, I cannot see why ladies should not do the same; and what man can have any respect for a lady who spends four or five hours of every morning looking more like some idle unwashed creature gossiping at

the end of an alley than a gentlewoman by birth, educated far above the average of her English sisters? As I have told them many a time, an English lady, if she is ever so ill, will make herself neat and tidy before her doctor comes.

I went to pay a short visit at a house where I only knew one of the daughters—a charming house!—where I met some of the greatest artists and musical celebrities in Europe. I arrived in time for dinner, and was delighted with everything. The *salle*, filled with pictures and china, won my keenest admiration, and finally I went to roost in one of the nicest bedrooms and most utterly luxurious beds it was ever my good fortune to have allotted to me. And the next morning I arose, dressed, and found my way to the *huis kamer*, or ordinary living-room. On the stairs I passed a stout, elderly person, with a queer white net on her head, no hair to be seen, clad in a very dirty grey cotton wrapper. She was scolding vociferously at a man-servant, and I took her for a housekeeper, wondering the lady of the house would allow her to go about such an untidy object. Judge of my surprise when she followed me into the room, and accosted me with, "Well, you child, and will you not speak with me this morning?" It was my hostess! I felt myself turn scarlet as I stammered out an apology. I never should have known her except from her voice; and the shrill tone of anger and the language in which she spoke prevented me from recognising that.

I cast further glances at her as I ate my breakfast, not surprised that I had not known her. How was it possible? I had seen the previous evening a handsome, fair-faced lady, dressed in the richest of silken gowns, real lace round her fair throat, her hair all waved and crimped—brown, rich, and shining; a dignified, gracious being, who could talk well and pleasantly upon any subject, who spoke four foreign languages fluently—and what did I find in the morning? Just a dirty, untidy shrew! Really, I wondered how her face could have become so dirty in those few hours—it looked as if it had not been washed for a week.

Perhaps the etiquette which differs the most from ours is that of the table. I cannot say I like it. No Dutch people live in as good a style as we do. I only know two houses where the table is pleasant to look at—one that of an enormously wealthy shipowner at Rotterdam, the other that of a very wealthy professor. The wife of the latter once said to me, "I do like to see you eat. I like to see you at my table. You do eat so prettily." I laughed, and disclaimed the compliment; but she was right—the English are more elegant eaters than the Dutch. I never saw a Dutch man or woman—not even one who was a countess in her own right, and ought to have been a good example—eat straight away with a knife and fork as we do. They first cut the whole plateful into pieces—a most disagreeable process—then lay the knife on the edge of the plate, farthest away from the eater, and resting the left hand, *loosely folded*, on the table beside the plate, eat all with the fork, shovel-fashion. Why, using only

the fork, it is not proper to lay the left hand on the knee I do not know. I noticed many points of that kind which they could not explain beyond that "such a thing is etiquette."

I never saw food eaten otherwise. Sometimes glass rests are provided for each person, and very, very necessary they are, for *never* is a change of cover provided. I never saw such a thing at a friendly dinner, and once I was at a large evening party where I met some very grand people, and saw a supper of thirteen courses served with one knife and fork and two spoons for each person.

The first time I dined at the house of the lady I have just mentioned, she said, "If you will make a mark in your serviette I will have it put aside, to be ready when you come again."

I thanked her, and turned down the corner of my dinner-napkin, wondering a little that people who had a dinner *en famille* of five courses and a lavish dessert should be so saving as to retain a guest's serviette for another time. On my return to the house where I was staying I mentioned the circumstance, and then it was explained. It was merely a delicate way of telling me that she meant frequently to invite me again. I dined there many times, but I never saw the serviette with the folded corner any more. This lady copied my method of eating my dinner from the first time I dined there, and made her children do the same. The last time I was in Holland I found they still kept up the custom.

As regards the other meals, they consist of breakfast, *koffij*, and supper. They are prepared entirely by the ladies of the house, and are exactly alike, except that there is tea at two meals—breakfast and supper—and coffee at the one which bears its name. Breakfast is early—from eight to nine—and often visitors are privileged to have it in bed. They always ask if you prefer it so. *Koffij* is at noon; dinner—*eeten*, they term it—is from half-past four to half-past five, according to the tastes or habits of the household, but *never* later. Tea is going from seven to nine, and merely consists of tea in small cups and sweet biscuits, such as macaroons or the like, and it does not in any way interfere with music, cards, work, or any other employment which may be on hand; it is taken in the drawing-room, and visitors appear for it, certainly in sociable houses, five nights out of six. Supper is at any time; I know some houses where it is served at half-past nine, others not till eleven. At one charming house, where I have had many pleasant visits, it was never served before eleven, often half an hour later, and no one seemed to think of bed before one or two o'clock; even then the girls would come into my bedroom and chatter round the stove till there was neither wood nor peat left wherewith to mend the fire. Perhaps the late hours most people keep account somewhat for the attire of the morning.

As I said, the minor meals are prepared by the ladies; they are precisely alike. The tea-things, often of valuable china, are kept in a cupboard, usually concealed in the wall, and with several pictures hung on the papered door, which to your horror suddenly swings forward. In the *huis*

kamer one of the ladies first fetches a white cloth about a yard square, which she places in the centre of the table. For dinner a large one is used, as with us. Then she brings out a very small tray, bearing cups, saucers, plates, and knives—these last black-handled—putting one for each person.

She sets the siop-basin and cups in order, and brings out a little spirit-lamp with a silver stand, on which to set the teapot or *cafetière*, whichever is to be used, and a box of matches. She sets the tea-caddy handy, or, if it must be coffee, grinds up with a little hand-mill a sufficient quantity for the meal. Then she gets the butter-pot, which is a deep round pot of common delf with a lid. It is filled to the brim with butter, and emptied, not by cutting, as we do, but by each person scraping out, with *his own knife*, as much as he wishes to use for each piece of bread he takes. It is not a pretty fashion, by any means.

Then appears an oblong basket, with a long roll of bread, of which she cuts several slices about an inch thick, usually allowing two for each person. They remain in the basket with the bread, and no d'oyley is used. Near the basket stands a tray a size smaller, with black bread, currant loaf, gingerbread made with honey, almond-cake, or some such dainty. There is always cheese, which is handed round, and often a pot of some thick sticky substance, like very dark treacle, called *appel stroop*. No one could ever tell me how it was made, except that it was of apples. I bought some in Brussels, but I could not understand the French of the woman from whom I got it. I found her Flemish easier to follow.

Appel stroop is delicious, and, though sweet, not at all sickly. When the meal is ready, a maid appears bringing a jug of milk—I never saw cream—and a large brass pan, like an upright coal-pan, in which is a brazier of burning charcoal and a kettle of boiling water. Then the tea or coffee is made, the little spirit-lamp lighted, and the meal is ready.

It is eaten in the same ungraceful fashion as dinner; the bread buttered and "cheesed," if I may coin such a term, for the cheese is cut in the thinnest wafers, and laid on the top of the butter; then it is cut into strips, the knife laid aside, and the strips disposed of.

Probably *Mynheer* will light up his cigar before you have finished, without so much as a "Hope you don't mind it;" then *Mevrouw* or *Mejevrouw* brings out a bowl (of rare old china often), and washes up, using the snowiest of cloths, and neither spilling one drop of water nor wetting the fingers. The maid appears again to take away the pan and kettle, and all is over.

Servants do very little waiting in Holland, because in very few houses are more than two kept—two and a man are enough for people of noble birth—and then there is so much scrubbing and washing done. Many families visiting a great deal keep but one servant; and where there are children a *kinder-jevrouw*, a person answering in class to our nursery-governess, though often she does not teach at all. To my mind the lack of

waiting was very uncomfortable—I never got accustomed to being waited upon by my hostess. Nor did I like the serving of the meals at all. The little scrimpy cloth, the *basket* of bread, the fifty knife-marks in the butter-dish, and the continual hiss-hiss of the tea or coffee over the spirit-lamp! It was so uncomfortable!

Claret is drunk *cold*, and I once heard an Englishman dining for the first time in Holland gasp to himself, "Good luck, they drink their claret *cold!*" I had got used to it.

But, what is much worse, they never heat plates or dishes, to the ruination of the best dinners. I converted one family to hot plates and dishes so thoroughly, that in their zeal they even warmed the gravy-spoon and the soup-ladle.

I was once staying in a country house, where I created a positive sensation by simply asking a young man to be so good as to fetch my scissors from the adjoining room—I had my lap full of work, which I could not lay down. The young man himself looked astounded—fairly astounded—as if he could not believe his ears; and such a blank silence fell upon the company that I asked outright if I had committed some terrible breach of etiquette. Mr. Doorman recovered himself, and said, "Not at all," but my hostess told me afterwards that she had never heard of such a thing in the whole course of her life.

This young man was the son of one of the richest bankers in Amsterdam, but his manners—oh! they certainly were of the roughest. However, I have the satisfaction of feeling I improved them. I remained five weeks a guest in the same house with him; and I taught him, amongst other trifles, that it is polite for a gentleman to allow ladies to leave the room *before* him—that it is a delicate attention to offer to turn the leaves of their music, and that it is better not to smoke when they are singing.

But perhaps the oddest of all the Dutch etiquette is that concerning the paying of calls. It seemed so odd to me to find the members of a family have each their separate visiting list. Daughters *never* make calls with their mothers. The moment a girl is out of the schoolroom she has cards of her own, printed in the objectionable style, which never succeeded here—

ROSETTA VAN DER WELDE.

She has her own friends, and makes her calls with scrupulous regularity, never omitting to pay a visit on birthdays, when every lady holds an afternoon reception. If she has a friend staying with her, all her friends, and all daughters of people visiting the parents, call upon her, and the calls are returned by the guest and daughter of the house.

If, however, the young lady has friends in the town who are strangers to the family where she is visiting, they call and are received by the guest alone, and thus does she return the calls. Even a very young lady may accept invitations quite independently of her hostess, and dine out several times a week, the mere mention of the invitation at the time being quite sufficient.

The last time I was in Holland I was staying in

the house of a professor, and wished to go and call on the wife of another professor, who did not know I had arrived. I could not, however, induce the daughters to go with me, though they were acquainted.

"We do not visit," was the reply.

So I had to go alone, but I asked Mevrouw van Kampe if it would have been a very impossible thing for them to have gone with me.

She said very cordially, "I should have been pleased to see them, but the Tourneys are very stiff people."

When her daughters returned my call, they therefore asked for the two Miss Tourneys, *who would not come down*. But, absurdly enough, it seemed to me, they, about a week afterwards, invited the van Kampe girls to a tea-party given in my honour to half a dozen girls I had known on the occasion of a previous visit. It must have been a very bold stroke, for they worried all day, lest the invitation should not be accepted. It was accepted, however, and in the sweetest terms.

Strangely enough, at that little party Mevrouw Tourney did not appear; it was etiquette—it was a *young* party, they said. Mevrouw herself was, I think, a good deal hurt at being excluded; but her daughters were firm, and I scolded in good round terms their hearts and their etiquette alike. I told them I had never heard of anything so absurd in my life, and at last declined to come down myself. They were firm, and so was I; but at last I had to give in, for Mevrouw begged me so sweetly to do so that I had no choice.

However, to return to the paying of visits. Husbands and wives make formal calls together, usually on Sunday, between *koffij* and dinner; and,

by-the-by, I may as well mention here that, on being shown into a drawing-room, it is not etiquette to help yourself to a chair—you must wait until your hostess begs you to take one, a custom which, if she happen to keep you waiting ten minutes and you are weary, becomes rather trying.

On New Year's Day (and I *believe* on Christmas Day also, but I will not be sure, for I have only once been in Holland at that season) all young people call at any house where they have been invited during the year. I really do not know if this rule extends to older people also. And they have another singular fashion: as soon as a young lady becomes engaged, she has to march the unfortunate man round to all her friends, and introduce him with a speech as her future husband, and a very pleasant process it must be for him. After that they go everywhere together, like a married couple, pay visits together, go to all amusements and parties together, and he escorts her home when they are over. There is not, however, the slightest fear of their being mistaken for a married couple, for they sit hand-in-hand, not furtively, as we sometimes see young and foolish people do here, but openly and with a good deal of ostentatious display. They take exhaustive notes in the study of the human eye, they bill and coo—I use the term literally—and then they get married and—drop it! It is perfectly wonderful how soon, too, the wife develops into an upper servant, and the husband, from a dozen endearing names, sinks into plain "Smit;" for no wives address their husbands or speak of them by their Christian names; it is considered affected and namby-pamby.

ON AUTOGRAPHS.

THE interest always and deservedly taken by people of culture in the autographs of eminent men has both an historical and a psychological side. Who does not inspect with delight the handwriting of his favourite author or hero? Others there are who find morbid pleasure in examining the caligraphy of a notorious villain. The question has been often discussed as to whether we can get a glimpse of the inner man through his handwriting. Many theories have been propounded, but no certain deductions can be drawn. One expects to find a bluff, hearty man writing with a big, decided hand, and a feeble example of humanity in one less decidedly vigorous. Such conclusions are often delusive or require qualification. Take three prominent examples from the accompanying illustrations, Oliver Cromwell, Nelson,* and Marlborough. All three are strong, decided, and vigorous, and the two former rugged enough, in all truth, to satisfy the theorist. Yet men as brave and determined,

whose autographs are reproduced by their side, have written in easy flowing hands not unlike those of very ordinary mortals, and possessing no very salient characteristics. As examples, let the reader look at the smooth signatures of Wellington, Collingwood, and Clive, and he will at once perceive that no estimate of their characters could be correctly predicated from their handwriting. In modern days, too, uniform education has done much to destroy *character* in writing. A great authority has told us that "the art of judging of the characters of persons by their writing can only have any reality when the pen, acting without constraint, may become an instrument guided by, and indicative of, the natural dispositions." Still, allowing for these suppressive influences of education, there is admittedly marked and recognisable character in most writing. We can generally tell, before opening a letter, from whom it comes, provided the writer is a constant correspondent.

It may be pretty safely inferred that if the indi-

* Nelson's first autograph written with his *left* hand (1797).

vidual is above the general level in mental and moral characteristics, his writing will be distinguished by some special qualities, although the rule, as we have seen, is by no means universal in its application. Of six men, all distinguished in literature or science, a very critical reviewer once wrote that the first was clumsy, strong, and unequal in his caligraphy; the second beautiful, but quaint and eccentric; the third wrote "like an elegant woman;" the fourth as "if he wrote against time with a stick dipt in ink—never was such a hideous unintelligible scrawl; yet," continued the writer, "there is a power and vivacity about it not unlike the man. It is quick, careless, and inaccurate to the last degree, the handwriting of a reviewer—not of an author." The fifth was described as "inditing with a furious, rambling, excursive, but most vigorous paw;" and the last was told that he *scratched*—as if with a hen's foot—his polished sentences so full of scientific precision in their composition. The reviewer was speaking of Wordsworth, Coleridge, Crabbe, Jeffreys, Dr. Croly, and Dr. Brewster.

The father of the late Lord Beaconsfield was a great believer in the doctrine that men's characters and tempers may be traced in their handwriting. Yet he admits that there are many puzzling exceptions. "I am," said he, "intimately acquainted with the handwritings of five of our great poets. The first in early life acquired among Scottish advocates a handwriting which cannot be distinguished from that of his ordinary brothers; the second, educated in public schools, where writing is shamefully neglected, composes his sublime or sportive verses in a schoolboy's ragged scrawl, as if he had never finished his tasks with the writing-master; the third writes his highly-wrought poetry in the common hand of a merchant's clerk, from early commercial avocations; the fourth has all that finished neatness which polishes his verses; while the fifth is a specimen of a full mind not in the habit of correction or alteration, so that he appears to be printing down his thoughts without a solitary erasure. The handwriting of the *first* and *third* poets, not indicative of their character, we have accounted for; the others are admirable specimens of characteristic autographs," Sir Walter Scott, Lord Byron, Rogers, Campbell, and Southey are the poets indicated.

Collet, in his "Relics of Literature," has a capital article "On Characteristic Signatures," in which he speaks of several notable autographs. Of Marlborough's he says: "The fine and bold strokes alternating so happily, and the whole so firm, spacious, and commanding, it bears the very impress of victory and power; no coward or fool ever could have written it." This author considers those of Oliver Cromwell and Sir Robert Walpole the nearest to it in character. One of Queen Elizabeth's nobles he finds singularly elegant, yet dashing and spirited in his caligraphy. "Could," says he, "anything be more characteristic of that ornament of chivalry, and favourite of his Queen, the gay and accomplished, but licentious Leicester? Look, again, at the signature of his contemporary, Sir Walter Raleigh.

Erect, bold, and clear-headed, it marks the man. It has the appearance, indeed, of being finically done, especially in the lower part. And who does not know that Raleigh, with all his great talents, was a fop in his attire, that he used to pride himself on his diamond buckles, and made Leicester his mortal enemy because he surpassed him one day at court in the number of feathers of *orange tawny* which he wore in his hat?"

From Leicester and Raleigh to their great dramatic contemporary is a natural enough transition. It may interest the reader to know that Shakespeare, who wrote so much, is only represented to-day by six acknowledged genuine signatures. The trustees of the British Museum purchased in 1838, for one hundred pounds, a folio edition of "Montaigne," with the autograph of Shakespeare inside, and in 1858 a mortgage deed for a house in Blackfriars, in excellent preservation, with the immortal bard's signature. For this deed, which had passed through many hands, notably those of David Garrick, they gave £315. The Corporation of London possesses a deed of bargain and sale similarly signed, which they obtained in 1841 for £145.

The earliest English *royal* autograph known to exist is that of Richard II, who, in common with the early Romans, almost printed his signature—probably with difficulty, as we may well believe. Oldys, in one of his curious notes, was struck by the distinctness of character in the handwriting of several of our kings, and D'Israeli the elder added a few comments, which are here much abridged.

"Henry the Eighth wrote a strong hand, but as if he had seldom a good pen." The vehemence, boldness, and impetuosity of his character is conveyed in his writing. "I have no doubt," says the commentator, "the assertor of the Pope's supremacy and its triumphant destroyer, split many a good quill."

"Edward the Sixth wrote a fair, legible hand." This promising young prince's diary is in existence. He was an assiduous student, "and he had scarcely learned to write and to reign when we lost him."

"Queen Elizabeth writ an upright hand, like the bastard Italian." The Virgin Queen had been taught by Roger Ascham to write firmly and elegantly. A French writer compared it with the caligraphy of Mary Queen of Scots. "Who," says he, "could believe that these writings are of the same epoch? The first denotes asperity and ostentation; the second indicates simplicity, softness, and nobleness." Mary wrote unevenly, though with a good style—the agitation of her mind in haste and distress could often be detected in her writing.

"James the First writ a poor, ungainly character, all awry, and not in a straight line." His slovenly scrawl is in accordance with the personal negligence which he carried into all the little things of life.

"Charles the First wrote a fair, open, Italian hand, and more correctly, perhaps, than any prince we ever had." To which the commentator above mentioned adds: "Charles was the first of

our monarchs who intended to have domiciliated taste in the kingdom, and it might have been conjectured from this unfortunate prince, who so finely discriminated the manners of the different painters, which are in fact their handwritings, that he would have not been insensible to the elegancies of the pen."

"Charles the Second wrote a little, fair, running hand, as if written in haste, or uneasy till he had done," such as might have been expected from this illustrious wanderer, who had in the course of his life to write in many odd situations, and never could get rid of his natural restlessness and vivacity.

"James the Second writ a large, fair hand," characterised by his phlegmatic temper as an exact detailer of occurrences, and the matter-of-business genius of the writer.

"Queen Anne wrote a fair round hand," the copying hand of a common character. Her writing was not in any way characteristic.

Another commentator on royal autographs tells us that George the First signed his name in a high, stiff, ungainly style; George the Second even worse—as ugly, and feebler. George the Third wrote a fine, free, old-fashioned hand, just what might have been expected from his temper and character, extremely uniform, extremely plain, the caligraphy of a high-bred gentleman, destitute of the slightest affectation. George the Fourth wrote a small, clear, running hand, of which one flatterer wrote: "There is about the whole effect something eminently graceful, composed, and princely—and that, compared with the hideous ragamuffin *Napoleon* of the late Emperor of France, shows in the most striking manner what a difference there is between the uneasy strut of an Usurper, and the calm majesty of a born King!"*

William the Fourth wrote a bold, clear hand, with a certain amount of flourish, savouring largely of the writing-master, or—we beg pardon—the caligraphic artist. Our gracious Queen writes with a firm, distinct, and withal womanly hand, and must have distinguished herself, even in her copybook days, if the examples given in a publication[†] devoted to autographs, which was issued some fifteen years ago, are, as they doubtless are, to be relied upon.

The phrase, to *write like an angel*, is found in many modern languages. "Ladies," says D'Israeli, in an essay on "The History of Writing-Masters," "have been frequently compared with angels; they are *beautiful* as angels, and *sing* and *dance* like angels; but however intelligible these are, we do not so easily connect penmanship with the other celestial accomplishments. This fanciful phrase, however, has a very humble origin. Among those learned Greeks who emigrated to Italy, and some time afterwards into France, in the reign of Francis I, was one Angelo Vergecio, whose beautiful caligraphy excited the admiration of the learned. The French monarch had a Greek fount cast, modelled by his writing. The learned Henry Stephens, who, like our Porson for

correctness and delicacy, was one of the most elegant writers of Greek, had learnt the practice from our *Angelo*. His name became synonymous for beautiful writing, and gave birth to that vulgar proverb or familiar phrase, *to write like an angel!*" How many do it? Well, the present writer is free to confess that a comparison of the earliest known examples of the writing of our early kings and nobles, with those of almost any Tom, Dick, or Harry of to-day, would prove a very marked advance indeed.

Every one knows the familiar and somewhat vulgar phrase, "according to Cocker;" but every one does not know the origin of the term. Edward Cocker, described on the title-pages of the numerous editions of his "Arithmetick" as "Practitioner in the Arts of Writing, Arithmetick, and Engraving," was in these useful branches of knowledge a most exact man; hence the expression. That which was "according to Cocker" was right, chiefly meaning, of course, accuracy of numeration, but not without reference to clear penmanship. The larger part of Cocker's life was spent as a writing-master. He flourished in the first half of the seventeenth century—in a double sense—for the caligraphers of those days were decidedly ornamental in their style.

Artists in caligraphy had at one period a special standing, which in these days of universal education in this particular branch of learning they never can attain. Writing-masters, or caligraphers, have had their engraved "effigies" with a Fame in flourishes, a pen in one hand, and a trumpet in the other. One was flattered that his writing could impart immortality to the most wretched compositions!

"And any line prove pleasing, when you write."

Sometimes the caligrapher is the hero of his locality—

"To you, you rare commander of the quill,
Whose wit and worth, deep learning, and high skill,
Speak you the honour of Great Tower Hill!"

One Massey, a writing-master, published in 1763, "The Origin and Progress of Letters," in which he gives the penman a very important place. He was an enthusiast, who speaks of *schools of writing*, as of painting or sculpture; he expatiates "on a natural genius, a tender stroke, a grand performance, a bold, striking freedom, and a liveliness in the sprigged letters and pencilled knots and flourishes." Another eminent professor named Tomkins dreamed through life that penmanship was one of the fine arts, and considered that he should have been elected to the Academy, at least among the class of engravers. "He bequeathed to the British Museum his *opus magnum*, a copy of Macklin's Bible, profusely embellished with the most beautiful and varied decorations of his pen, and as he conceived that both the workman and the work would alike be darling objects with posterity, he left something immortal with the legacy, his fine bust by Chantrey, without which they were not to receive the unparalleled gift! When Tomkins applied to have his bust, our great sculptor abated the usual price, and

* Blackwood's "Edinburgh Magazine," Feb. 1823.

† "The Autographic Mirror."

B. W. W. *W. Wordsworth*
 Robert Southey
 S. T. Coleridge *Thomas Moore*
 Lamb.
 Henry Kirke White *Sam^l Rogers*
 Andre Marvell John Milton John Dryden
 Oliver Goldsmith Robert Burns
 Isaac Watts, J. Addison W^m Cowper.
 T. Campbell - A. Pope. Leigh Hunt
 Mary Howitt *Ro: Hood*
 Percy B. Shelley Gray. John Keats
 Robert Bloomfield. Cunningham
 Geo. Crabbe. Darwin Mackintosh
 Ri: Baxter J. Newton Prior

Tom Burke W. Pitt John Locke
 Charles James Fox Geo Canning
Pampden Cromwell Strafford
Cartmough John Moore
Wellington Anson
Philip Sidney E. Boscawen
G. Rodney Collingwood
Horatio Nelson
Q. B. Blaize Marlborough
Martin Robiger D. Wellington
 Clive Ra: Abercromby A. Kippel
 Titus Oates Dr. Wren Fras Drake

courteously kind to the feelings of the man, said that he considered Tomkins as an artist!" And yet he went down to his grave—without one dinner at the Academy. The well-known teacher of writing in these days is a very humble follower of these early caligraphers, and sometimes offers to make you perfect in six lessons for the moderate sum of half-a-guinea. Can he do it?

One cannot always tell positively, from the appearance of a manuscript, whether a lady or a gentlemen has held the pen. "I had," a New York literary man tells us, "a female relative, who was a strong, stout-built woman, to be sure; but she wrote a hand so formidably masculine that the only suitor who ever made her an offer was terrified out of his negotiation by the first *billet-doux* he had the honour of receiving from her. He was a slender and delicately-made man, and wrote a fine Italian hand."

The tale is somewhat old, of the gentleman who had procured for his friend a situation in the service of the East India Company, and was put to unprofitable expense by misreading an epistle, in which the latter endeavoured to express his gratitude. "Having," said the absentee, "been thus placed in a post, where I am sure of a regular salary, and have it in my power, while I enjoy health, to lay up something every year to provide for the future, I am not unmindful of my benefactor, and mean soon to send you an *equivalent*." Such a rascally hand did this grateful East Indian write, that the gentleman thought that he meant to send him an elephant. He erected a large outhouse for the unwieldy pet, but never got anything to put in it except a pot of chow-chow—and another grateful letter.

A collector of rare animals, who had a small menagerie of his own, once dispatched an order to Africa for *two* monkeys. The word "two," as he wrote it, so much resembled the figures one hundred, that his literal and single-minded agent was somewhat perplexed in executing the commission. And great was the naturalist's surprise and perplexity when he received a letter informing him, in mercantile phraseology, that eighty monkeys had been secured and shipped, as per bill of lading enclosed, and that his correspondent hoped to be able to execute the rest of the order in time for the next vessel!

Many years ago a poor fisherman's wife was terribly upset by the receipt of a letter from her husband, who had been absent from home, with several of his companions, beyond the usual time. The honest man stated, in piscatorial phrase, the cause of his detention, and what bad luck he had encountered in his fishing. But the conclusion of his bulletin, as spelled by his loving helmate, was as follows: "I AM NO MORE!" The poor woman gazed a while on this sad intelligence, and then on her eleven now fatherless children, and then burst into a paroxysm of clamorous sorrow, which drew around her the consorts of other fishermen who had gone to sea with the deceased man. None of them could read, but they caught from the widow's broken lamentations the contents of the supernatural postscript. About this time one of the overseers of the poor, who came to the spot,

alarmed by the rumour that the parish was likely to be seriously burdened, snatched the letter from the weeping Thetis and silenced the grief of the company by making out its conclusion correctly. It was simply, "I add no more."

In the early colonial history of America, the General Court of Massachusetts and the associated settlements was thrown into consternation when their clerk read aloud a letter from a worthy divine, who addressed them, apparently not as magistrates, but as a set of *Indian devils*. A burst of indignation naturally followed, and it is said that the writer had considerable trouble to convince them afterwards that he only meant *individuals*.*

There are degrees of badness in everything, and there may have been English writers who could have competed with the American about to be mentioned, but there is no record of the fact.

Horace Greeley, who at bottom was a most excellent man, was within an oddity in many things, and wrote vilely. Although in his own—the "Tribune"—office, his printers might be supposed to decipher his handwriting after they had been in his service for several years, not one ever mastered it, and the first proofs had practically to be rewritten. "Seldom," says one of his own countrymen, "has the clearest and purest Saxon been veiled in such hieroglyphs." One of the numerous stories told of Greeley's caligraphy is that some time before the war he wrote a note to a member of the staff discharging him. The expelled journalist went to California, and, returning after several years, encountered Mr. Greeley in Printing House Square, New York. The old chief recognised him, and inquired, with his customary affability, where he had been and how he had been getting along. "Let me see," he continued, "didn't I get mad with you and send you off?" "Oh, yes. You wrote me a note telling me to clear out. I took it with me. Nobody could read it, but it was taken as a letter of recommendation, and I got several first-rate situations by it. I am really very much obliged to you." On another occasion, when Greeley was angry with one of his men, he sent him to the cashier with a note intended to indicate a considerable reduction of salary for the former. The cashier understood it to read, "Double —'s salary," and accordingly doubled it!

The value attached to the autographs of distinguished persons by the collectors arises from two sources—the first, their rarity, being the more obvious one. The second arises from the nature of the document to which the great one's signature is affixed. Letters of and about the Elizabethan era usually command large prices from both the above causes. Taking examples almost at random from some recent sales—and nearly all of them within the last ten years—we find an autograph letter of Queen Elizabeth to Henri IV, in which she thanks him for a portrait he had sent, and assures him of her friendship, fetching £51. One from poor Mary, Queen of Scots, to M. De la Motte, in which

* Both the above anecdotes are derived from an American source, the "Southern Literary Messenger," a once excellent journal, now defunct.

she begs him to intercede with the King of France to send material aid to her poor kingdom, brought recently £48; another, in which she refers to the religious distractions of her times, £22. Who can wonder that a letter from Sir Walter Raleigh, written while a prisoner in the Tower, and full of touching and painful interest, should realise £90? Or, again, that one from Charles I to the Marquis of Ormond, an eloquent epistle written by the king under great distress, in consequence of the rebellion in Ireland, should fetch only ten pounds less? In comparison James II ranks low in the market; a letter "for my sonne, the Prince of Orange," was lately sold for £4. A characteristic letter from Oliver Cromwell to his son Richard brought £40. The great religious reformers stand well, Martin Luther's letters bringing from eight to twelve guineas and upwards. An epistle from the hand of Richard Baxter, the great Non-conformist divine, treating on the subject of marriage with a deceased wife's sister, realised £10 10s. Five lines in the autograph of Michael

Angelo have brought £15. Two of Napoleon's scrawls have been sold for £34; and one of peculiar interest from Nelson to Lady Hamilton, written on the "Victory off Lisbon," in which he says, "I am anxious to join the fleet, for it would add to my grief if any other man were to give them the Nelson touch, which we say is warranted never to fail," brought £21. A letter from honest George Washington to Sir John Sinclair, on the agriculture of the United States, realised £35. Whole manuscripts in great authors' autographs hardly come within the scope of this article, but two comparatively recent examples may be given. Gray's "Elegy written in a Country Churchyard," with the poet's careful corrections and emendations, was sold not very long since for £230; while Dickens's "Christmas Carol" only realised £55. Of late years the taste for making such collections has greatly enhanced the value of autographs; and they have, using commercial phraseology, a decidedly "upward tendency" at the present time.

THE VIOLIN.

II.

IN a previous article we noticed the curious affinity a violin bears to its human constructor. The parallel might have been carried a step farther, for the fiddle, no less than the fiddler, is all the more highly esteemed if, in addition to other advantages, it can claim an unimpeachable pedigree. Comparatively seldom, however, is the collector able to trace his prized possession back through every successive owner to the very hands of the maker. If it can be done, the value of the treasure is of course proportionately increased, since, in these days, when imitation so often takes the place of the genuine thing, there are as many forged Stradivarii, Amatis, and Guarnerini as about, as there are spurious Rembrandts and suspicious Rubenses.

Connoisseurs talk learnedly of the distinguishing characteristics of the great makers, and each no doubt lays the flattering unction to his soul that he, at all events, can never be taken in; but the fact remains that since the preference for old violins has gained ground, some of these frauds are so clever as to leave even experts in doubt. The "form" has been closely followed, the incomparable varnish analysed and imitated, the wood prepared and stained to give the look of age. Hence, genuine though it be, your sweet-voiced Cremona is of less value if without a "pedigree."

Exciting scenes not unfrequently occur when a *bond-fide* instrument makes its way to the auction room. The "Daily Telegraph" in 1878 gave an account of one which took place about that time at the Hôtel Drouot in Paris:—

"That which amateurs call a 'violon d'auteur' was to be put up to public competition, and the

'author' of the violin in question, dated 1709, was the world-famous Stradivarius. The first bid was for 10,000 francs, and the treasure was ultimately knocked down for the large sum of 22,100 francs, an almost unprecedented price, we believe, for a Stradivarius of so late a date as 1709. The most eagerly sought-after examples of the master have usually been the specimens bearing dates ranging between 1685 and 1695. When the biddings at the Hôtel des Ventes had reached 18,000 francs, a casualty, which might have led to unpleasant results, lent additional zest to the proceedings. There was a great pressure among the crowd present to obtain a view of the Stradivarius. Two or three of the more adventurous spirits clambered on to a table to gain a clear prospect of the precious fiddle; but the legs of the table gave way, and the musical enthusiasts were precipitated to the ground. A cry of terror—less for the fallen than for the fiddle—arose from the throng; but soon the voice of the auctioneer was heard proclaiming in reassuring accents, 'Do not be alarmed, gentlemen; the violin is safe.' An authentic Stradivarius is, indeed, a gem of great price."

The Duke of Edinburgh rejoices in the possession of such a "gem," for he owns the Stradivarius made by the master in 1728 for Count Platen, and by him presented to the late Duke of Cambridge, whose amateur efforts some old music-lovers may recollect. The present Duke gave it to his Royal Highness.

In the long list of honoured names connected with art during the fifteenth, sixteenth, and seventeenth centuries, the great violin-makers have a

recognised place. The lovers of the leading instrument can reflect with pride that, while Raphael, Leonardo da Vinci, Titian, and Tintoretto were painting their immortal works, Gaspard di Salo, Morelli, Magini, and the Amatis were also carving for themselves a niche in the temple of fame; while Canaletto was busy with his Venetian squares and canals, and Georgio was manufacturing his inimitable majolica ware, Antonius Stradivarius and Joseph Guarnerius were sending forth the instruments destined to take such high rank in the fiddle world, and hitherto unsurpassed. The word, by-the-by, prompts a very natural question—what causes this superiority? Some insist that the varnish is at the bottom of it, more especially as the composition of the Cremonese varnish remains a secret lost to the world, like the glorious ruby lustre of Georgio, and the blue coveted by connoisseurs in China.

Mr. Charles Reade says:

"No wonder that many violin-makers have tried hard to discover the secret of this varnish; many chemists have given anxious days and nights to it. More than once, even in my time, hopes have run high only to fall again. Some have even cried 'Eureka' to the public; but the moment others looked at their discovery and compared it with the real thing,

'Inextinguishable laughter shook the skies.'

At last despair has succeeded to all that energetic study, and the varnish of Cremona is sullenly given up as a lost art."

To return to our question—whence comes the excellence of the old Italian masters? Discarding as simply absurd the theory of some enthusiasts that the varnish is everything, no one seems able to pronounce a much more exact opinion on the subject than the old fiddle-dealer Schnapps, so cleverly portrayed in "Chambers's Journal."

Schnapps remarks that the said excellence does not lie in any peculiarity in the model, though there is something in that; nor in the wood of the back, though there is something in that; nor in the fine and regular grain of the pine which forms the belly, though there is something in that; nor in the position of the grain running precisely parallel with the strings, though there is something in that; nor in the sides, nor in the finger-board, nor in the linings, nor in the bridge, nor in the strings, nor in the waist, though there is something in all of them; nor yet in the putting together, though there is much in that. Pressed as to whether age has much to do with it, Mr. Schnapps replies discreetly and oracularly that there are bad fiddles two hundred years old as well as good ones. And the sum total of his information is about all that can be gleaned on this mysterious subject. One thing is certain, and may perhaps be cited as an indirect reason of their success—namely, that these craftsmen lived in times very favourable to their calling.

The demand for bow instruments of a high class must have been great when one considers the number that would be required for the many

orchestras scattered over Italy, Germany, and France, in churches, convents, and palaces. Montagne, whose travels brought him to Verona in 1580, has recorded that there were *violins* as well as organs there to accompany the mass in the great church.

Think, too, of the composers then existing. To mention but a few, in the sixteenth century there were Palestrina, Guami, and Zarlino; in the seventeenth, Stradella, Lotti, Bononcini, Lully, and Corelli; in the eighteenth, Scarlatti, Geminiani, Boccherini, Tartini, and Viotti. The presence of these men in their midst, whose genius was daily occupied in developing and demonstrating the powers of the violin, must have brought plenty of work to its makers, who received, moreover, the support of numerous powerful patrons, ardent admirers of the Cremonese and Brescian productions. The Duke of Ferrara, Cardinal Ottoboni—with whom Corelli was in high favour—the Elector of Bavaria, and Charles IX are among those who gave them encouragement by ordering complete sets of stringed instruments for chapels and for other purposes.

This state of things had the effect of raising the makers from the rank of ordinary workmen; it permitted them to pass their lives in comfort, to centre their attention on their work, and thus to attain great proficiency. Genius can and will occasionally wage a successful war against adversity, but it needs little consideration to prove the beneficial effects of prosperous circumstances on art generally as compared with times of hardship.

The earliest violin-maker of note was Gaspard di Salo, to whom belongs the credit of raising the manufacture of bowed instruments from a rude state to an art. He worked between the years 1550 and 1612.

Signor Dragonetti, the late eminent double-bass player, possessed three or four double-basses of various sizes by this maker. The most celebrated of them was presented to him by the monks of the Monastery of St. Mark, Venice, about the year 1776, and was returned to the donors after Dragonetti's death in 1846. Mr. Hart, in his book before mentioned, gives this anecdote respecting it:

"Signor Dragonetti succeeded Berini as *primo basso* in the orchestra of the chapel belonging to the Monastery of San Marco, Venice, in his eighteenth year. The procurators of the monastery, wishing to show their high appreciation of his worth, presented the youthful player with a magnificent contra-bass, by Gaspard di Salo, which had been made expressly for the chapel orchestra of the convent of St. Peter by the famous Brescian maker.

"Upon an eventful night the inmates of the monastery retired to rest, when they were awakened by deep rumbling and surging sounds, which they concluded was the preface of a terrific thunder-storm. Unable to find repose while these sounds rent the air, they decided to visit the chapel, and the nearer they got to it the louder the sounds became. Regarding each other with looks of mingled fear and curiosity, they reached the

chapel, opened the door, and there stood the innocent cause of their fright, Domenico Dragonetti, immersed in the performance of some gigantic passage of a range extending from the nut to the bridge, on his newly-acquired Gaspard. For some time neither 'Drago' nor his nocturnal visitors were aware of the presence of each other. The monks stood regarding the performer in amazement, possibly, in their superstition, mistaking him for a second appearance of the original of Tartini's 'Sonato del Diavolo,' having substituted the contra-bass for the violin. Upon this instrument Dragonetti played at his chief concert engagements, and though frequently importuned to sell it by his numerous admirers, declined to do so. In fact, though for the last few years of his life he gave up public performance, he resolutely refused most tempting offers for his treasure—£800, to use an auctioneer's phrase, 'having been offered in two places,' and respectfully declined. In his youthful days he decided that his cherished Gaspard should return to the place whence he obtained it, the monastery of San Marco, and this wish was accordingly fulfilled by his executors in 1846. The occasion was one of much interest; it was felt by Dragonetti's friends and admirers that to consign the instrument upon which he had so often astonished and delighted them with the magic tones he drew from it to the care of those who possibly knew nothing of its merits, was matter for regret."

Mr. Hart himself owns a chamber double-bass by Gaspard di Salo, which was one of the rarities of Louis Tarisio's collection, and considered by him the *chef d'œuvre* of the maker.

In 1596 Nicholas Amati was born. The greatest maker in his illustrious family, his finest instruments are second only to those of his pupil, Antonius Stradivarius, whose renown eclipses that of all others. The life of this remarkable man reached from 1644 to 1737, and the violin which has long been considered by the chief connoisseurs in Europe his masterpiece, was made in 1714, when he was seventy years old. It is known as the "Dolphin," so named from the richness and variety of tints which the beauty of the wood gives to the varnish. At the death of the venerable maker his son Paolo became possessed of his tools and effects, and among these was a violin bearing his name, his age—ninety-two years—and the date, 1736.

There is something touching in the thought of this long life of quiet, contented industry, spent in the worker's native place. How different is the hurry and drive of modern existence! We

" See all sights from pole to pole,
And glance, and nod, and bustle by;
And never once possess our soul
Before we die."

Ay, and too often, scorning the quieter routine of our forefathers, and living only for the excitement of ambition and pleasure, we grow old before our riper youth is past, and think it hard indeed if in middle age we may not quit the field of labour assigned us for uninterrupted ease and enjoyment.

" While Antonio
At sixty-nine wrought placidly his best."

Far beyond the allotted threescore years and ten his hand still kept its cunning. George Eliot's description of him, therefore, is by no means over-drawn :

" That plain white-aproned man who stood at work,
Patient and accurate, full *four score* years,
Cherished his sight and touch by temperance;
And, since keen sense is love of perfectness,
Made perfect violins the needed paths
For inspiration and high mastery."

M. Fétis remarks :

" The life of Anthony Stradivarius was as tranquil as his calling was peaceful. The year 1702, alone, must have caused him much disquiet, when, during the war concerning the succession, the city of Cremona was taken by Marshal Villeroi on the Imperialist side, retaken by Prince Eugène, and finally taken a third time by the French; but after that period Italy enjoyed a long tranquillity, in which the old age of the artist glided peacefully away. We know but little respecting that uneventful existence. Polledro, late first violin at the Chapel Royal of Turin, who died a few years ago at a very advanced age, declared that his master had known Stradivarius, and that he was fond of talking about him. He was, he said, tall and thin, habitually covered with a cap of white wool, and of cotton in summer. He wore over his clothes an apron of white leather when he worked, and as he was always working, his costume scarcely ever varied. He had acquired more than competency by labour and economy, for the inhabitants of Cremona were accustomed to say, 'As rich as Stradivarius!'"

But true as ever remains the ancient saying—"A prophet is without honour in his own country." This name, so justly celebrated, so widely cherished, is comparatively unknown and uncared for in the old town of Cremona, where its owner lived and died, and where the house he occupied in the Piazza Roma is the principal object of interest to his many admirers who visit the seat of violin-making in olden times.

To-day—nearly a hundred and fifty years after his death—the violins of Stradivarius are known throughout the civilised world. Nay, they have even penetrated beyond the limits of civilisation, for in the "Daily Telegraph" of March 13th, 1880, we read as follows :

" A Mongolian, living in the town of Kukukhotan, somewhere to the north of the Great Wall of China, has been discovered in possession of a violin—a veritable Stradivarius. How he acquired the precious instrument he does not seem to know exactly, but he has now assured himself of its value, and has made it over to some local missionaries on the condition that the proceeds of its sale in Europe shall be devoted to the erection of religious almshouses. Many violins, with strange histories attached to them, are already in existence, but this one surely surpasses all the rest in the extraordinary nature of the cir-

cumstances that led to its exile beyond the Great Wall, its century's imprisonment in the kibitka of a Mongol, and its ransom by missionaries at the price of an asylum for decrepid Lamas. How did the Stradivarius find its way originally to Kuku-Khotan, the 'Blue Town'? Nothing positive is known, but it is easy to surmise that some European traveller, whose name history has not preserved, may have fallen a victim to Chinese or Tartar violence, and that among his effects, now scattered up and down Mongolia, was this fiddle, which passed from one savage hand to the other, unvalued perhaps for its musical properties, but still respected as being fetish and full of strange noises upon very little provocation. So it has lain about in these Mongol villages for perhaps a century and a half, a thing of great mystery to its possessor, and affording on occasions a certain amount of solemn amusement to his children. That the instrument was never despised is proved by its being still intact, for had it been considered rubbish it would certainly have been in pieces long ago. Five generations of villagers, however, have in turn resisted the temptation of breaking up the curious-looking thing for the sake of filching its odds and ends of metal and gut, and seeing what was inside its mysterious body; and, in spite of all the times of trouble which the country has known during the last hundred and fifty years, the old fiddle has been solemnly carried on from father to son as one of the household gods of its humble possessors. Perhaps, on the other hand, it may be that the Mongols, exercising that ear for music which the Chinese boast that they, and they alone in the world, possess, discovered that the queerly-shaped thing emitted musical sounds when its strings were swept, and so made Stradivarius's masterpiece contribute to the harmony of their social evenings. In the multitude of stringed instruments, all more or less grotesque in shape, known to the East, it is just possible that this marvel of Cremona passed muster with the Tartar orchestra as a tolerable 'cithar,' awkward in shape, though very fair in tone. But if the violin could only retort now upon its ignorant possessors, and tell us something of its past, what hideous disclosures there would be of music murdered in those convivial evenings it spent in the black felt tents of its Mongol keepers! How it must have longed for the touch of a master hand, if only for a minute, upon its strings, that it might relieve its pent-up soul in one splendid utterance, and put to shame for ever all the squeaking, jangling things that triumphed over it!"

Linked with the name of Stradivarius is another of almost equal celebrity. Joseph Guarnerius, like Nicholas Amati, was one of a family many of whose members were prominent violin-makers. Some assert that Guarnerius del Jesu, as he is often called, was a pupil of Stradivarius. This is open to doubt; but, at all events, he has left some splendid specimens of his art. Referring to the vigour and originality which mark the scrolls of his instruments, Mr. Reade has dubbed them "impudent fiddles." "Such," he says, "is the force of genius, that I believe in our secret hearts

we love these impudent fiddles best, they are so full of *chic*."

Some of his work is of much rougher character than the rest, and these less highly-finished examples are supposed to have been made while Guarnerius was undergoing imprisonment for political offences. It is said the jailer's daughter supplied him with materials and implements, which were of the coarsest description, and that is the origin of the so-called "prison fiddles."

Carefully treasured beneath a glass case in the Museum of Genoa is a splendid specimen of Guarnerius, dated 1743, which is doubly interesting as having been the favourite violin of Paganini, there deposited by his testamentary directions. Much of the fame so justly due to this maker is the result of the demand created for his instruments, and the attention attracted to their merits by the fact that the wondrous player drew his magical effects and thrilling strains from a "Joseph Guarnerius."

We cannot, in the limits of the present article, do more than mention a few of the greatest of Italy's great makers. Montagnana, the "mighty Venetian," Bergonzi, whose instruments have increased so rapidly in commercial value during the last twenty years, and a host of other names will readily occur to the violin lover. On these, however, we must not pause to dilate.

France is well represented in the art, and Germany can show a goodly list of makers, with Jacob Stainer at their head; but a word or two about those of the English school will possibly be of more interest to English readers.

There is Barak Norman, who carried on business at the sign of the "Bass Viol" in St. Paul's Churchyard about the same time that Peter Wamsley made violoncellos at "ye Golden Harp in Piccadilly." There is Benjamin Banks, who has won for himself the title of the "English Amati." There is Duke, whose name is a household word with our violinists, and to whom has been accorded, almost as liberally as to the great Cremonese artists, that sincerest form of flattery—imitation. Continually counterfeited though he is, a really fine specimen of Duke once seen is not likely to be forgotten. There is Forster, who in early life made spinning-wheels as well as violins, and added yet another string to his bow by playing at the festivities of his native village. But fiddle-making carried the day, and proved his true vocation, and when he came to London his abilities soon attracted attention. He made three double basses for the private band of George III, and his instruments were the favourites of Robert Lindley. Then there is Hart, well remembered as one of the first connoisseurs of his time. And others might be added to the catalogue, whose works bear the mark of superior talent.

It is gratifying to think we have had men of such merit; but it cannot be doubted that the case of modern violin-makers is unfortunate. The demand for old violins being so great, the modern maker has but few patrons to support him. Yet with the work of past makers as an earnest of what our countrymen can do, there is reason to suppose that, if patronage and remuneration were

forthcoming as of old, we might glory in an English Stradivarius as well as an English Amati—a maker whose fame should extend far beyond his native shores, and who, like the great Italian master, should in after years be thought no unfitting theme for the poet and the painter.

At present, so far as the writer knows, only one English maker has had the honour of coming down to posterity in verse. This is Young, who lived in St. Paul's Churchyard in 1728, and who,

together with his son, formed the subject of the following catch by Purcell:

" You scrapers that want a good fiddle, well strung,
You must go to the man that is old while he's Young ;
But if this same fiddle you fair would play bold,
You must go to his son, who'll be Young when he's old.
There's old Young and young Young, both men of renown,
Old sells and young plays the best fiddles in town ;
Young and old live together, and may they live long,
Young, to play an old fiddle ; old, to sell a new song."

A SUMMER DAY IN NORTH-WEST KERRY.

A RECENT English visitor to Capri, recording her experiences, says that its cliffs are lovelier than any she has seen except those in the north-west of Ireland, and adds, in a parenthesis, " Strange that we should travel so far to see scenes less beautiful than those which are so near us at home." While every corner of the Continent of Europe and of Great Britain is explored and descended on to weariness by tourists and artists, Wicklow, Connemara, Killarney, Donegal, Kilkee, and the Giant's Causeway are all of Ireland that they seem to think worth noticing. The north-west coast of Kerry, far surpassing the rest, Killarney excepted, in beauty, and in rugged grandeur surpassing Killarney, to tourists in general is a *terra incognita*. A few get as far as Kenmare and Valentia, but there turn back to revel in the soft attractions of Killarney. I lately met, however, one adventurous Saxon who had managed to wander out of the region of big hotels and beaten paths, and to stand on the giant cliffs of Sybil and Brandon Heads, overlooking the Atlantic, in the parish of Dunquin, in north-west Kerry, popularly called the "next parish to America," and had the pleasure of hearing him pronounce the coast scenery thereabouts the finest he had seen in Europe or in the British Isles.

The north-west coast of Kerry Head, towards the mouth of the Shannon, is very nearly as beautiful as that of Brandon and Dunquin, and more accessible now that a new line of railway has been completed between Tralee and Foynes. But the country visible from this railway is flat and uninteresting for the most part, and gives no promise of the beauty that lies out of sight, yet near at hand, on the coast. The best thing the tourist can do is to leave the railway at Lixnaw, about seven miles from Tralee, and travel to the coast near Kerry Head by the regular Irish "jaunting car," or, better still, abjure the rail altogether once he reaches Tralee, and take the jaunting car from thence to Lixnaw, arriving there about noon. Lixnaw is an ordinary Irish village of one straggling street of thatched cottages, with a little post-office, having a most polite and obliging mistress in the postmaster's wife, who, when I visited the place on a beautiful August day with a friend, came away from her household duties to show us one of the local "lions," the "Monument

Farm," of which more hereafter. A stately convent of polished grey limestone, looking like grey marble in the distance, is in process of erection in the midst of the thatched cottages.

Poor a village as Lixnaw is now, it has a name in history, as has the whole district or barony of Clanmaurice in which it stands. From it the Marquis of Lansdowne takes the lesser but far older title of Baron of Lixnaw and Kerry, held originally by tenure, and then by patent of Richard II. Twenty-three barons bold of Lixnaw and Kerry, the twenty-first of whom was made an earl by George I, resided here from 1200 until the middle of the last century, and some of them gave sore trouble to the Governments of Elizabeth and James I. Thomas, the first baron, was the first who assumed the surname of Fitzmaurice. He founded the Franciscan Friary of Ardfert, about five miles from Lixnaw, now a beautiful ruin. Maurice, the second baron, went to Scotland with Edward I, and wedded the daughter and heiress of a scion of the house of Dunvegan in Skye, Sir John Macleod, to whom Edward granted knights' fees in Kerry. In right of this marriage the Marquis of Lansdowne quarters the tower argent of the Macleods on his ancient coat armour. A little to the west of Lixnaw village are the stately fragments of the residence of the Earls of Kerry, the "Court," as it is called. In 1759 Dr. Smith, the author of Histories of Kerry, Cork, and Waterford, which were commended by Lord Macaulay, and still command a good price amongst book collectors, described Lixnaw Court in glowing terms — its terraces, plantations watered by canals and the River Brick, and its private chapel painted in fresco. Twenty years later Arthur Young visited the place, and expresses himself "shocked" by the scene of "melancholy desolation" it presented. His description of the Court reads like Hood's Dream of the Haunted House. No secret curse, however, had fallen on Lixnaw Court but the real everyday one of Irish absenteeism.

The twenty-third Baron and third Earl of Kerry, the last of the elder line, abandoned the place early in life, and lived always on the Continent or in England. He sold the greater part of the estate, and after his death his cousin and successor, the first Marquis of Lansdowne, sold the rest, retaining

only a few acres known as the Monument Farm. Nothing remains of the Court of Lixnaw but some ivy-covered ruins, with enormous fireplaces and tall gabled chimneys. The Monument Farm lies to the east of the village. On the summit of a steep conical hill in the midst of its rich pasture fields, owned by a thriving tenant, stands the building which gives its name to the farm. It is circular in shape, and some twenty or twenty-five feet in height, looking at a distance like a squat, ungraceful imitation of the ancient Irish round towers. The interior halls are plastered and lined, with a series of tall niches, seemingly intended for statues. Beneath the slabs which form the flooring lie the remains of the first Earl of Kerry, above mentioned, whose eccentric life at Lixnaw Court is described in the interesting autobiography and memoirs of his grandson, the Earl of Shelburne, Prime Minister in 1782, lately published by Lord Edmund Fitzmaurice, M.P. Eccentric in death as in life, the earl, when dying in 1737, directed that he should be buried, not with his ancestors at Aldfert Abbey, but in this solitary spot, under the monument which he had caused to be erected, and which now forms a landmark that can be seen for miles above the plains of Clancmaurice. In the early part of the present century the building was used as a still-house for the manufacture of the native *potheen*, or illegal whisky; and between 1820-5 it was a place of rendezvous for Whiteboys, who actually dug up the earl's coffin to convert the lead into bullets, but when the county became more peaceable and law abiding, those desecrations ceased, and the grave and buildings were "restored," and are now carefully preserved from injury by the tenant on the land.

Leaving Lixnaw, we traverse for some time portions of the old Fitzmaurice estates, sold by the third earl. First, the well-managed lands of Lord Listowel and Mr. W. T. Crosbie, of Ardfert Abbey, and then a desolate marshy region, part of the now famous Harenc estate, about the sale of which there has been such fierce disputing in the law courts of Dublin and before the House of Lords. Even on a fine summer day a drive through the estate of the absentee family was and is depressing. The aspect of the country improves again when you reach Bushmount, the estate of a justly popular resident landlord, a member of a family as long settled in Kerry as the Fitzmaurices themselves; but there is nothing to attract the eye of the lover of the picturesque until, about four miles beyond Bushmount, you get a first glimpse across the green fields, studded with clumps of golden furze, of the blue waves of the Atlantic pressing onwards as if rejoicing to greet its finest Irish tributary, Spenser's—

" Spacious Shenan spreading like a sea."

Leaving the "car" here to wait our return, we go down a "bohreen" (*Anglice*, lane), but not a "shady bohreen" like that in which "Dermot Asthore" met his "Kathleen Mavourneen," but a very shadeless and rough one, running between low mortarless walls of round and oblong brown

stones, loosely piled together, which are apt to tumble with you when you climb over them, as you must in order to reach our goal. Tied-back skirts and tight boots had better avoid the "bohreen" leading to Ballingarry. But once well over the stone walls we are on the freshest and most elastic of greenswards, a short thymy grass, on which the sheep are feeding luxuriously, dotted over with clumps of the golden furze and dwarf heath, the *Osmunda regalis* and other Irish ferns waving their grateful fronds in the breeze of the summer evening. At the north-western end of the field the land sinks and then rises, showing plainly the signs of old ramparts of earth and stone and entrenchments, and then a few feet ahead it terminates in one of the whole series of giant cliffs which line the coast almost uninterruptedly from Kerry Head to Tarbert. Here they are of the old red sandstone, but farther east they are black as night, and all are worn and hollowed out into wonderful caverns, most of them inaccessible except by boats at certain favourable seasons.

But it is not the ocean itself which laps the foot of the cliff on which we now stand, but an inlet or strait. At the opposite side of this strait another giant cliff fronts you, the upper portion of which is faced with an ancient wall, part of the foundation of a drawbridge which spanned the chasm two hundred and forty years ago. The opposite cliff is the shoreward face of the little peninsula of Ballingarry, once an island, and still an island in high winter tides. In modern times, either by an accidental landslip or by the work of man, a narrow ridge of earth and rocks has risen, forming an isthmus connecting Ballingarry with the mainland. Walking warily along this natural or artificial bridge, we get on to the (once) island, which is little more than an acre and a half in extent, and nearly circular in shape. Here the short grass is softer, thymier, and smoother than ever. We can trace on it, as on the mainland, the foundations of ancient buildings. On all sides, except where we crossed by the narrow isthmus, the dark reddish-brown precipices go down sheer into the ocean, so that even in the mildest weather, without the old drawbridge or the modern isthmus, the place would be inaccessible. Before the isthmus had arisen, or in winter when the enormous waves surmounted it and were leaping and foaming in the chasms and on the north side, if the drawbridge was raised the only means of reaching the island, or provisioning it, must have been by a rude windlass with a rope and basket attached to it, in which a man could ascend from the deck of a boat. It is in this way men go over the cliffs all along here now to collect the seaweed.

Peaceful and beautiful the place is, as we lie on the western cliffs of this miniature Emerald Isle above the Atlantic, just rippled by a life-giving breeze, and look across at Leamh Cuchillín (*vulgo* Loop Head) wrapped in the pale grey and gold of a misty sunset, and around us at the grassy slopes which the sheep are nibbling. Yet there are not many spots in Ireland with less peaceful memories than Ballingarry. Here in the

reign of Elizabeth a large party of Irish O'Sullivans, Husseys, and Fitzgeralds were besieged by her troops, and most of them fell by the sword or starvation. And here, forty-five years later, after the great rebellion and massacres of Protestants in 1641, came a number of trembling fugitives, old men, women, and children, with a small guard of brave soldiers seeking shelter, like the Vaudois and the Cameronians, among the rocks and caverns from their persecutors, the adherents of the Romish nuncio Rinuccini.

The leader of this little band of Protestants was Colonel David Crosbie, of Ardfert, second son of John Crosbie, bishop of the diocese between 1600 and 1633, a brave and godly gentleman. His mansion-house at Ardfert, newly erected in 1635, was burned by the rebels, his lands and goods seized, as were those of all the Protestants in the county, when he retired to Ballingarry, and for many months managed to defend it against his enemies on the mainland. The grassy ridges we see in the centre of the little islet are the remains of the foundations of the houses which he built to shelter his followers, and the masonry on the inner cliffs is the foundation of the drawbridge he had constructed. What sorrow and suffering, what anxious hopes and fears filled the hearts of the poor hunted creatures huddled and pent up here all those weary months! Many of them were English by birth, or the children of English parents not long settled in Ireland; and these had good reason to fear that their doom was sealed if the island were taken by the Irish rebels. The winter blasts on this coast are terrible in their keenness, and even many of the strong soldiers fell sick and died. At last the island was taken, through the treachery of three of the warders of the drawbridge, and Colonel Crosbie would have been murdered on the spot but for the influence of his two Catholic nephews, who were officers in the Irish army. He was detained a prisoner, but they managed to allow him to escape to Cork, where he found Lord Broghil and the Parliamentary forces. Some of his followers also escaped to that city, others were murdered on their way to it, and all were mercilessly plundered.

Yet the prophecy of the saintly Bishop Bedell, done to death in Ulster in that terrible rebellion of 1641, was realised in both provinces.

When Colonel David Crosbie built his new mansion-house at Ardfert in 1635, he placed over its door a stone bearing the following inscription :

" HOC OPUS INCEPTUM A.D. 1633 ;
ET FINITUM A.D. 1635.
DAVID CROSBIE ARMIGER.
UBI FIDES ET VERITAS DEUS PROVIDEBIT."

In 1643 this mansion-house, as I have said, was destroyed by the Irish Roman Catholics. The stone was cast as rubbish on the roadside, and was picked up by an ignorant labourer and built into the pier of a farm gate near Ardfert, with the inscribed face turned inward. There it remained for more than two hundred years, when about the middle of the present century it was accidentally discovered, and was

removed by Mr. W. T. Crosbie, the present owner of Ardfert, to its proper place over the door of his mansion, where it now is, witnessing to the fulfilment of his ancestor's pious hope and trust, and to the realisation of Bishop Bedell's prophecy. This was our last thought as we left beautiful Ballingarry in its loneliness in the deepening twilight of an August evening.

M. A. H.

To prevent Cisterns Freezing up in Frosty Weather.—During the last severe winter a water cistern in a bedroom, provided with a very good wooden cover, yet had ice formed upon it two inches thick. I had not to look far for the cause, which was an overflow pipe about an inch and a half in diameter, which went straight through an outside wall. The indraught of cold air through this pipe could be readily felt at the far end of the cistern. In cold weather the air rushes in at every opening, and these open overflow pipes might have been specially invented to freeze the water in cisterns. Except the cistern cover was airtight (which is never the case), this great current of cold air speedily makes a covered cistern into an ice-box. What was wanted in this case was that the overflow pipe should be bent down into the water, by which the air would be trapped, and the pipe would still be as efficient as ever as an overflow.

This defect in overflow pipes is a great cause of pipes being burst in winter time, for when the water temperature is reduced down almost to the freezing-point in the cistern, it very soon freezes in the pipes after it leaves the cistern.

I have not had a pipe stopped in my house for many winters, and that is saying a good deal in this district. If I were in the plumbing business I would take out a patent for an attemperator for water cisterns, so as always to keep them say at 60° F. I may say my principle is, to keep a small flow through *all* the pipes during a frost, and arrange this so that it is automatic after starting. Make the cold water cistern into a circuit with the hot water pipes during hard frost (at night only). This keeps the water moving the same as in heating houses by hot water.

The cost of doing this is saved the first winter, and should not exceed £1.

I see some sanitary authorities advise trapping the overflow pipes of water-supply cisterns to keep out sewer gas, which is advisable; but in many cases the overflow pipe does not communicate directly with the drain, but simply drops on to the roof. In any case they ought to be trapped inside the cistern. R. GATENBY, Cheetham, Manchester.

Female Head-gear.—In the last Report of the Historical Manuscripts Commission a curious old ordinance is quoted from the Archives of Chester, as to the headresses which matrons and spinsters might wear in that ancient city :—Order made 32 Henry VIII, for correcting and putting an end to irregularities amongst women in the wearing of caps, kerchiefs, and hats; whereby it is ordained, " That after the eyght day of September next comyng, no maner single or vnymaried woman within the saide citie shall were vpon hir heede eny whyte cap or of other colour vnder payne of ii.s. for every tyme so offending, nor that eny wyfe, wedo, or other woman or mayde wythin the same citie after the daye aforesaid shall weare eny hatt of blacke or other colour oneless it be when she rydes or els goith on walking abrode into the feldes or country, under payne of iii.s. iii.d., and every tyme so offending this ordinaunce. Prouided alwayes, that all wemen being very aged or diseased with grete sickenes may for ther healtie and necessary comforte of ther healtie vse hattes and capes as they haue done aforetyme."

Monte Carlo.—It is said that the Prince Roland Bonaparte, who lately married the youngest of the daughters of Madame Blanc, has sold to a company his share of the gambling establishment at Monaco for the sum of 23,000,000 of francs, or £906,000. This does not look as if this plague spot of Europe were about to be destroyed, except the Prince has keener scent of danger than the capitalists who have eagerly bought his share.

ENGLISH THRIFT: ITS HELPS, HINDRANCES, AND HOPES

BY THE REV. W. L. BLACKLEY, M.A.

IX.—SCHOOL PENNY BANKS.

IN our recent notice of the aids to Thrift, we spoke first of the Post Office scheme. The slip-saving method, to which we last alluded, fully meets the necessities of all persons desirous to lay up small sums. But more than this is needed very often, and the importance of constant reminders of the power of saving to forgetful and thoughtless people is met, at all events as regards the young, by the admirable "School Penny Bank" system.

In a great number of our National Schools—and well would it be could we say in all—means were afforded, even before the introduction of the "Savings Slip," for systematically putting before the children a means and an example of the benefits of saving. At a certain hour in the week two persons—generally responsible parishioners—who have been accepted as trustees by the Post Office authorities, attend the school to receive even the smallest savings children may be willing to make, as little as a penny being received. Each depositor makes his or her payment to one of the managers, who marks the amount which he receives on the depositor's pass-book; he then passes on the card to his fellow-manager, who copies the entry into the general book, and returns the marked pass-book to the depositor. As soon as the money so contributed by one depositor amounts to ten shillings—or, if desired, to a pound—it is transferred to the depositor's account from the Penny Bank to the Post Office, and entered in a new Post Office pass-book which the depositor receives.

The great use of this school facility for thrift lies in the fact that it familiarises children from their youngest days with the method of laying by, and doing so safely. Seeing a number from week to week come forward with their deposits induces children, who otherwise would spend every halfpenny they got in sweets, to try the system of saving up a little week by week, and such creatures of habit are we, that the instances are comparatively rare in which children, having learned to save a little in their school-days, abandon the practice altogether in after time.

X.—TRUSTEE SAVINGS BANKS.

The Trustee Savings Banks were established long before the Post-office Savings Banks, and have done a very great work for the thrifty poor. In some respects they have an advantage over the Post-office Banks; chiefly that they are able to offer a slightly larger interest, and they may be called uniformly safe; but though the Government has done much to encourage and promote them, they cannot give what the Post-office Savings Bank can, *an absolute and indefeasible national*

security for the funds. Nor is it possible for them to offer the same facilities for lodgment and withdrawal in every district in the country as the Post Office, existing in nearly every village, can do. For this reason, excellent though the Trustee Savings Banks may be, and extended as they also have been in their usefulness by the Voluntary Penny Bank system of collecting deposits, it seems, in the nature of things, that the Post-office system, especially in its extension by means of the savings slips, must absorb at last the business of the Trustee Savings Banks. At the same time it is well to notice that they hold more money now than the Post-office Bank—about forty-three millions, as against thirty-two millions; on the other hand, the amount they hold cannot be said to increase, as they held thirty-eight millions in 1865, while the Post Office at that date held only six millions, which has now reached thirty-two, and continues to increase its deposited capital at the rate of nearly two millions every year.

XI.—THE PRINCIPLE OF INSURANCE.

In a general way, when once we have provided the nation with a National Savings Bank like the Post Office, which not only gives perfect security for the money entrusted to it, but also makes the collection of that money as convenient as possible to the depositor, the question is answered, "If a man be willing to make a reserve fund, and provide for his feeble future out of his vigorous present, how shall he set about it?"

But it is easy to perceive that this cannot be sufficient to secure from future want every one who acts on this plan. Because health and strength are such uncertain things, and the "vigorous present" of one man may last for many years, while that of another may, for all he or any one else knows beforehand, be limited by days.

And this utter uncertainty, which lies in the nature of things, would prove a great discouragement to the habit of providence but for the ingenious and simple combination, which is called the system of Insurance.

Though it be impossible to tell when any one man may be incapacitated by sickness from labour, earning and saving, it is possible, as a result of careful observation, to estimate how many in a hundred, on an average, are likely to be disabled in a year, and for about how many days at a time. The calculation, as is plain, becomes more exact and reliable in proportion to the number of cases observed. A thousand cases give a more certain average than a hundred, a million a vastly more certain average than either.

Now, if the average duration of incapacity for work from sickness be ascertained to be, we will say, one week for each person in each year, it is

plain that if each person put into a common fund one week's wages during the year, there would be enough money to provide the wages of each person incapacitated from work by sickness during the twelve months, and that each man would have only paid his fair share to insure against his own risk of loss by sickness, even though those who had most sickness would receive most of the money, and those who had no sickness would receive none.

This is one illustration of the whole great and beneficent system of insurance—the division in small proportions amongst many of the necessary cost of risks which would utterly ruin a few.

And this is the principle of the benefit society, the friendly society, or the sick club.

As the vast majority of men depend for existence on their labour, and their power to labour depends on their health, it is manifest that without some such provision as a sick benefit society a thrifty man, when overtaken by sickness, might be obliged to reduce his reserve in the savings-bank, and thus to jeopardise the provision he has been making for old age; and, if the sickness continued long, he would probably expend every farthing of his deposit. From this risk the sick club, providing him means of existence while unable to earn it himself, will set him free.

I have illustrated the insurance principle in the case of sickness. The very same principle regulates insurances by means of life policies, pension funds, provident dispensaries, etc., against a great number of different risks, which no one man can with any certainty obviate by his own uncertain efforts, though they may be effectually obviated by the combined efforts of many men.

XII.—SICK BENEFIT SOCIETIES.

The fact that amongst the labouring classes the life from day to day depends on the earning of wages, and the earning of wages upon bodily health, makes it perfectly plain that the mere act of a working man laying by systematically a portion of his wages in a good savings bank, or any other investment, does not suffice to secure him from possible want; for though it might enable him to find support from his savings during a shorter or longer time in sickness, it can only supply him with such support on condition that the sickness shall not last long enough to exhaust the fund. To meet this difficulty the insurance principle comes in with the greatest usefulness; for it is manifest that if the true average sickness can be ascertained, and a number of persons whose individual sickness cannot be foreknown, pay each their share of the general sickness, which can be foreknown, the difficulty of securing oneself by a few months' or years' savings against sickness which may even prove to be permanent, can be overcome.

This is the origin of all Sick Benefit Societies, which, beginning in a very rough-and-ready form, have been, and are being, made day by day more popular, more practical, and more beneficent.

These sick benefit societies are so general as to have only too commonly usurped the title of

“friendly societies,” a term which, my readers should most carefully bear in mind, includes a very large range indeed of other societies, which, beyond the use, more or less, of the principle of insurance, have little in common with the sick club or sick benefit society proper.

For there are many burial societies, with practically no funds at all in hand, existing only by levies from every surviving member when one dies; and many annuity clubs, insurance societies against want of work, building, and loan societies, which also are friendly societies in a legal sense, as coming under the friendly societies acts, and entitled quite as much to the name as the sick societies, and yet whose operations and circumstances are often, in conversation and argument, entirely confounded with sick benefit clubs.

The first and roughest sick benefit societies were formed only for a year at a time. A certain number of men, say one hundred, paid in eighteen-pence each a month, or thereabouts, which went to provide, during the year of contract, some eight shillings a week to each member incapacitated by sickness from earning wages. Where there was much sickness during the year the contributions were all spent, and, in that case, “the box was closed,” as the phrase is, and the sick persons received no further benefit; unless a rule existed, which was not uncommon, for meeting the exceptional sickness claims by exceptional levy from all members. Where, on the other hand, a sick club had an average year, they generally had some money to divide upon the annual feast-day (very generally Whit-Monday), on which the members assembled to settle accounts and hold a feast.

XIII.—EXTRAVAGANCE OF THE SHARING CLUB.

It is not to be wondered at if this method proved extravagant. I remember myself a village club of 300 members “sharing out” fifteen shillings each on their feast-day, and on my asking one of them on the following evening, “How much of that £225 do you think the members have in their possession now?” he replied, “I dare say, sir, not five pounds. To judge by myself, not a single penny, for mine is all gone!” Extravagant, in the sense of waste, as this method was (and is, for though diminishing in number there are still thousands of such clubs in existence), the poor fellows were not so much to blame. The money shared came to them as a sort of unexpected God-send. They had parted with it long before for a true thrifty purpose; it came back to them as part of the tangible blessing of the year's good health they had been vouchsafed; they received it on their one annual feast-day, when wives and children and sweethearts came, after the men's dinner, to make the rest of their day merry, and to help in spending the bonus. The money had done its first work, of prudence, and they felt it not unreasonable that it should do a second work—of pleasure.

To class these poor fellows, who kept themselves independent of pauperism in time of sickness, and then spend freely only the balance

of the fund they had successfully devoted to that purpose, reckless extravagant spendthrifts, would leave no English words to describe in proper terms those who wasted every day of every year, and made no effort at honest independence at all.

But, if not spendthrift, they were certainly thoughtless. Had they paid at once half the next year's club money (say nine shillings) in advance, they would have had still something to spend, and have been relieved for six months from the call for contributions. But this they did not care for, having made that contribution a habit. Or, had they put it into the Savings Bank, it might have come in usefully at Christmas. But Christmas was very far off, and no Savings Bank at hand. Had they used it as a reserve, they might have cheapened their cost of sick-pay insurance; but that would have made their club dangerously permanent, instead of being limited to the responsibilities of a single year.

And in this lay, and lies, the fundamental error of the sharing club. While men are young or middle aged, and their health average, they could annually re-enter their club; but when they became old, and their health failed, when they had most

sickness and infirmity, and least means of earning, they were turned out, and left unprovided; or, if this were not actually done, the younger members seceded in a body and formed a new club, doomed, as it in turn grew older, to fall to pieces in exactly the same way, and leave its members to the workhouse dole.

And this fault in principle ran, so to speak, in double harness with another fault of practice. Nearly all sharing clubs required the members to meet and pay their contributions at a public-house, where a certain allowance of beer was paid for from the fund for each member on the club, and consumed by such members as were present! A good way of bringing every member most fond of beer to quaff at other folks' expense, and many not fond of beer to drink their share of what they supposed a good thing, rather than leave it for others to drink instead of them; and thus by setting down every one who appeared to a drinking bout, leading many, when once they had begun, to drink and pay for far more than their club allowance, and only too often to double and treble in a wasteful way the true cost of their sick provision.

OLD FABLES WITH NEW FACES.

WITH ILLUSTRATIONS BY GEORGE CRUICKSHANK, JUNR.

THE MILKMAID.



A MILKMAID, having a milk-can on her head, was going merrily on her way and counting to herself the value of her milk.

"Eight pints at threepence a pint," said she, "cometo twenty-four pence. The account is right. Twenty-four pence are more than I shall want to buy a hen. The hen will have eggs; these eggs will become chickens; it will be easy to bring

them up in the little court by the side of our house, and I defy the fox, cunning as he is, to come near them. By selling my chickens I shall have enough money to buy a new dress—red—it suits me best. I shall not be in want of admirers, but I will refuse them all, perhaps with disdain."

Thus thinking, the milkmaid gave a toss of her head conformably to what was passing in her imagination. Down falls the milk-can to the ground. Good-bye dress, hen, chickens, eggs, and lovers!

Who is there that does not build castles in the air? The wise as well as the foolish do so. The milk-can falling is but the emblem of all these airy buildings. There are fables like this in all nations. A pretty Eastern story tells how a poor merchant thus castle-building in the bazaar at Damascus kicked over his basket of glass-ware, and shivered his dreams of wealth!

THE RAT AND HIS FRIENDS.

A rat was living in abundance near a granary, where there was a great quantity of wheat. Squire Nibble had made a hole by which he used to visit his storehouse when he pleased. The spendthrift was not contented with filling his own belly; he assembled all the rats of the neighbourhood. "Come, my friends," said he, "come; you will live here in plenty like me. This is a treasure that I have discovered."

He had a great many friends, I have no doubt—table friends, I mean. There are many such among men.

However, the owner of the corn, seeing that it diminished from day to day, although he did not touch it, resolved to remove the corn from the

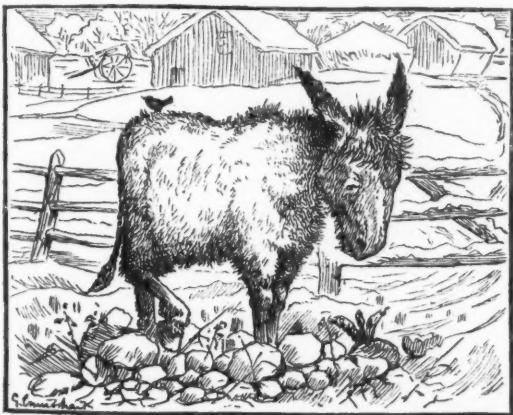
corn-loft. He did so the very next day. And lo ! Squire Nibble was reduced to beggary.

"Fortunately," said he, "I have some good friends; they will not let me want. They have sworn it a hundred times."

The rat reckoned without his host. He went to the house of his friends. "I do not know you," said one. "You are a simpleton," said another. A third said, "You are a spendthrift. It is your fault if you are miserable." The most part of them shut the door in his face.

The same thing takes place in the world among men. Are you rich and powerful? Everybody flatters and caresses you; you will not want parasites who call themselves your friends. If you become poor, they will abandon you, and even insult you in your misfortunes.

THE DISCONTENTED ASS.



A poor ass, benumbed with cold in the middle of winter, longed for the spring-time. It came on soon enough, and Master Grizzle was obliged to work from morning until evening. This did not please him. He was naturally idle: all asses are so. He wanted to see the summer return. It came. "Ah ! how hot it is !" cried Master Grizzle. "I am quite in a perspiration; autumn would suit me much better." He was mistaken again: for he was obliged to carry hampers to market, full of pears, apples, cabbages, and all sorts of provisions. He had scarcely time to sleep. "What a fool I was to complain of the winter," said he; "I was cold, it is true, but at least I had nothing to do but to eat and to drink, and I could lie down quietly all day in my litter like an animal of importance."

Every period of life has its advantages and its inconveniences. The wise man does not complain, but makes the best of each of them.

THE GOAT WITHOUT A BEARD.

A goat, as vain as a goat can be, affected to distinguish himself from the other animals of his race. He often went to the bank of a clear fountain and admired his shadow. "I hate," said he, "this nasty long beard. My youth is concealed under

such a disguise." He resolved to have it cut off. For this purpose he applied to a barber. This was an ape, who received the goat with politeness, made him sit in a wooden chair, put a towel under his chin, and shaved him.

When he had finished, "Sir," said Master Jacko, "I reckon on your custom. You have never been so well shaved. Your face is as smooth as glass."

The goat, proud of the praises of his barber, left his seat, and scampered off to the neighbouring mountains. All the she-goats gathered round him and stood staring.

"What ! without a beard!" cried one of them. "Who has disfigured you thus?"

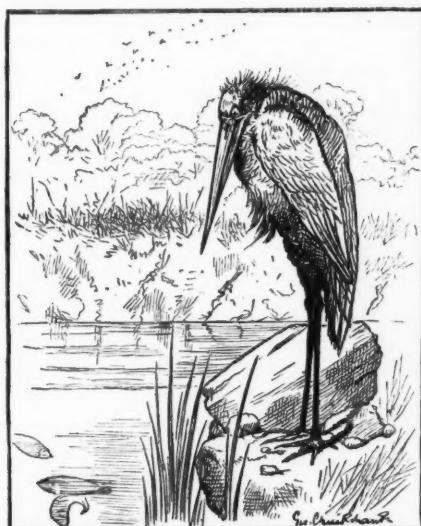
"What fools you are !" replied the goat. "How little you know the world ! Do you see nowadays civilised people wearing the beard? Wherever we go, are we not mocked? Even children insult us, and take hold of us by the chin. Come, come, believe me, follow my example and cease to be ridiculous."

"Brother," replied another goat, "you are very silly. If children can mortify your pride, how will you stand the laugh of all our flock?"

It is the custom of a coxcomb to distinguish himself by affected dress or manners, but he becomes the laughing-stock of those who know him.

THE HERON.

A heron, a bird with a very long beak, and very high legs, was going along a river. He saw there a great many carps and pikes. The heron is a great lover of fish. He could easily have caught some, but he was not hungry, which was a good reason for not doing so. Some time after, his appetite returned, and he comes back to the water's side to find something to eat. But the



carps and the pikes were no longer there, and this was a great loss for him. He saw some tench,

but this mess did not please him: he wanted something more solid.

"I eat tench!" said he. "Whom do people take me for!" At last he saw some gudgeons. "Gudgeons! Did anybody ever see a heron eat small fish? What! shall I open my beak for such a small thing?"

He opened it for less: hunger overtook him, and in extreme want, not finding anything better, he was very glad to meet with a snail.

Let us not be hard to please, and let us not disdain anything. Very often, by wishing to gain too much, we run the risk of losing all.

THE TWO CATS AND THE APE.

Puss and Grimalkin had found a cheese, but they could not agree about the division of it. In order to terminate the dispute they agree to refer the matter to an ape. The umpire accepts the office. He takes a balance, coughs, looks wise, and puts into each scale a piece of the cheese in dispute. "Let us see," says he, gravely; "this piece weighs more than the other. I must eat a bit of it to reduce each to an equal weight."

By this trick of the ape the opposite scale became the heavier one, which furnished our conscientious judge with a new reason for a second mouthful.

"Wait, wait," said the two cats; "give to each of us the part, and we shall be satisfied."

"If you are satisfied," said the ape, "justice is not. So intricate a case as this cannot be determined so soon." Whereupon he nibbles a little of the one and of the other.

Puss and Grimalkin, seeing that their cheese was diminishing, begged the umpire not to give himself any more trouble, but to deliver up to them what remained.

"Not so fast, I pray you, my friends," replied Master Pug; "we must do justice to ourselves as well as to you. What remains is due to me in virtue of my office." Whereupon he swallows the whole, and with much gravity sends away the pleaders very discontented with their umpire and with their own folly.

It is better to agree and lose somewhat than to expose one's self to be ruined by law-suits.

THE SQUIRE AND THE COUNTRYMAN.

A countryman, who was a great lover of gardening, had a neat and spacious garden. There he grew sorrel, lettuce, onions, cabbages, and all sorts of provisions, and even flowers. But his happiness was troubled by a hare, and the good man complained of it to a gentleman of the neighbourhood.

"The cursed animal," said he, "comes day and night to make his ravages in my garden, and he laughs at our traps. Stones and sticks cannot drive him away. I think he is a sorcerer."

"A sorcerer! you are joking," said the gentleman; "but whatever he were my dog would catch him, I warrant you, my good man. You shall get rid of him, trust me for that."

"When, sir?"

"To-morrow, I promise you. Rely upon that."

"I shall be much obliged to you, truly."

The next day the gentleman came with his men, his horses, and his dogs.



"Let us breakfast first," said he. "Are your chickens tender? Your hams look very well."

"Sir, they are all at your service."

"Certainly, I partake of them with all my heart."

He breakfasts very well with all his companions, dogs, horses, valets, all of them having a good appetite. He commands in the countryman's house, eats his hams and his chickens, drinks his ale, and laughs at his simplicity.

The breakfast being over, everybody gets himself ready. The horns and the dogs make so much noise that the good man is stunned by it. They begin the chase. Away go the salad, the sorrel, the onions, and the flowers. In a short time the kitchen garden is in a wretched state. The hare lies under a large cabbage. They watch him, they throw at him. He saves himself by escaping through a large opening that was made in the hedge by order of the gentleman, to make his horse pass through it. In fine, the gentleman, with his friends, did more havoc in the garden of the good man than all the hares of the country could have done all the summer.

It is better to know how to lose a trifle without complaining, than to expose one's self to suffer considerable loss; because the remedies that people resort to are sometimes worse than the evil of which they complain.

THE YOUNG MOUSE AND HIS MOTHER.

A young mouse that had never seen the world thought to take the country air, but scarcely had he gone a mile when he returned in great haste to his hole.

"Oh! mother," cried he, "I have seen the most extraordinary animal that ever was. He

had a turbulent and restless air, a fierce and angry look, a shrill voice, and a piece of flesh, as red as blood, grows on his head, and another under his throat. When he saw me he began to beat his sides with his arms, stretched out his head, opened his mouth, as if he wanted to swallow me, and made so much noise that I, who, thank my stars, profess to have great courage, took to flight with fear. Horrid monster! Had it not been for him I should have made acquaintance with another animal, the most beautiful creature that you ever saw. He had a mild, benign air, and a velvet skin, like ours. His face was humble, his look modest, and his eyes fine and shining. I believe that he is a great friend of mice, for his ears are like ours. He was going to speak to me when the other, by the sound of his voice, made me take to flight."

"My son," said the mother, "you have narrowly escaped. The animal with a winning air is a cat, who, under a hypocritical countenance, conceals an implacable hatred against me, against you, and against all our race. He devours us when he can catch us. The other animal, on the contrary, is a cock, and will serve, perhaps, some day for our dinner."

We must never judge of people merely by appearance.

THE CROW AND THE RAVEN.

A crow had found an oyster, and tried to open it with its beak. All its pains were useless.

"What are you doing there, cousin?" asked a raven.



"I wish to open this oyster," replied the crow, "but I cannot manage it."

"You are puzzled about a trifle, certainly: I know a good way to open it."

"Pray tell me."

"With all my heart. Take your prey, raise yourself into the air, and let it fall upon this rock which you see near here."

The foolish crow followed the advice of the raven, which seized the oyster and devoured it.

Self-interest has often much concern in the advice that people give. We should never seek the advice of artful and selfish men.

THE PRESUMPTUOUS OWL.

A young owl having by chance seen himself in a clear fountain, conceived the highest opinion of his beauty and of his perfections.

"I am," said he, "the glory of the night and the ornament of the woods. It would be a pity if the race of the most accomplished birds became extinct, and such is the race of the owls."

Full of these proud thoughts, he went to find the eagle, to ask of him his daughter in marriage. His demand was received, as you may easily guess, with all the disdain that it deserved.

"My daughter!" said the king of birds, quite surprised, "surely you jest; my daughter cannot be the companion of a screech-owl. You love only darkness, and she likes only the light; but if you will come and find me to-morrow morning at the rising of the sun, in the midst of the sky, we can settle the preliminary articles."

"I agree to it," said the suitor. "I will not fail. Good-bye, till our next meeting."

On the morrow the owl flew into the air, but, dazzled by the sun, he could not bear its rays. He fell on a rock, where he was pursued by all the birds, witnesses of his foolish presumption, and thence he escaped to the hollow of an old oak. He lived there the remainder of his days, in the obscurity for which nature had designed him.

Projects of ambition end nearly always to the disadvantage of those who conceive them, when they have neither the talents nor character necessary to make them succeed. These make themselves the laughing-stock of the public by their vanity.

THE MASTIFF AND THE SPANIEL.

"Neighbour," said a mastiff to a spaniel, "a little walk will do us no harm. What think you?"

"With all my heart," answered Tray; "but where shall we go?"

"To the neighbouring village," said Tiger. "It is not far off. You know that we owe a visit to our comrades."

The two dogs set out, entertaining themselves on the road about several indifferent things. Scarcely had they arrived in the village, than the mastiff began to show his bad temper by barking and biting other dogs. He made so much noise that the peasants came out of their houses, threw themselves on the two strange dogs, and chased them both out of the village with great cudgels, although it was only the mastiff that had caused the uproar.

We must not associate with people of turbulent and passionate temper. However quiet and peaceable we may be, we expose ourselves to be ill-treated if in their company.

THE LION AND THE FOX.

The lion commanded many animals to pay their respects to him in his den. There was a horrible smell from half-consumed flesh and bones. When the wolf arrived the lion asked how he was pleased with the royal residence. "Oh!" said the wolf, "the odour is suffocating here." The lion was indignant, and tore the wolf to pieces.

The next to arrive was the donkey, who, on being asked the same question, terrified by the fate of the wolf, resolved to play the hypocrite, and replied, "Oh, your majesty, the odour of your royal den is delightful!" The lion knew that he lied, and slew him quickly.

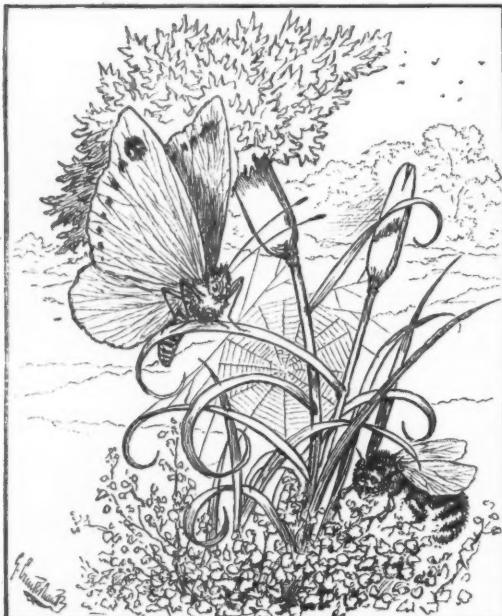
He now asked the fox how he was pleased, and how the odour appeared to him. "Oh, your majesty, I have such a bad cold in the head, I cannot smell at all!"

What could the lion say to that? He civilly hoped that his guest would soon recover his health.

It is sometimes convenient not to perceive disagreeable things, and it is often prudent not to reveal everything that we perceive or feel. It is best to be silent where speaking could do no good; and we may learn from the trouble that others get into to weigh our speech and often to hold our tongues.

THE BUTTERFLY AND THE BEE.

A butterfly, perched on the leaves of a fine pink, was extolling to a bee the extent and variety of his travels.



"I have passed by the Alps; I have examined,

with great care, all the paintings and all the sculpture-pieces of the great masters; I have seen the Vatican, the Pope, and the Cardinals; I have placed myself on the columns of Hercules. My little darling, can you boast of such an honour? This is not all. I have visited, with perfect liberty, all the gardens that have presented themselves to my sight during my travels; I have caressed the most beautiful and sweet-scented flowers—the violets, the roses, and the pinks. Acknowledge, little insect, that I know the world."

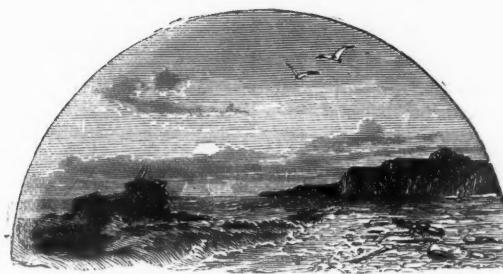
The bee, busy on a bed of marjoram, said to him, coldly,

"Vain boaster! you have seen the world, but in what consists the knowledge that you have of it? You have seen a variety of flowers; have you drawn anything useful from them? I am a traveller also. Go and look at my hive. My treasures will teach you that the object of travels is to collect materials, either for the use and advantage of private life, or for the advantage and usefulness of society."

A fool may boast of having travelled, but it is only the man of taste and discernment that can profit by his travels.

Ivory from Mammoths.—In Siberia the Mammoth formerly existed in countless herds. This, we have seen, was the country whence it got its popular name. Its tusks, well preserved in the frozen drift, have for ages been collected in immense numbers as articles of commerce, supplying, it is said, nearly the whole of the ivory in use in Russia. Whole carcasses of the animal have been found in the frozen drift in the most perfect condition—so perfect that even microscopical sections of some of their delicate internal tissues have been made therefrom. The wonderful preservation of these was no doubt due to their having been entombed directly after death and then quickly frozen up—a process which by no means necessarily implies that climatic conditions then existed very unlike those of the present time in Siberia. In unusually warm springs, the warm waters borne down by the great rivers from their sources in the South, thaw the frozen morasses with immense rapidity. It was in the exceptionally warm season of 1846, as we are told by Middendorf, that the mammoth discovered by Lieutenant Benkendorf on the banks of the Indighirka was thawed out of the hard ice-bound bog until it was revealed to the astonished eyes of the beholder standing upright on its feet in the position in which it had been bogged. The skin was found clothed with long, black hairs, beneath which there was a coat of reddish wool. The thaw that year proceeded so rapidly that Lieutenant Benkendorf and his Cossacks narrowly escaped the alternative of being either entombed in the soft morass or of being swept out northwards into the Arctic Sea—as it happened, his mammoth was—there to join that vast assemblage of the remains of these and other animals that, after a like fashion had gone before.

Eels Travelling Overland.—The following is a curious case of eels travelling overland. I was staying with Mr. Cox, of Warblington, near Havant, when he showed me a small rain-water tank, situated in a hothouse at the foot of the garden. In this he placed six eels which he had caught from a pond 250 yards off. The tank was full of water to the brim. The next morning he found that all the eels had disappeared, and on search being made found one of the eels wriggling about a quarter of the way to the pond, and a second only a few yards from the pond. They must have wriggled out of the tank, fallen four feet to the ground, then wriggled up the sloping sides of the hothouse, and made straight for the pond, both the eels caught being in a direct line between the tank and pond. I do not know whether this is a rare case, but I never heard before of eels being able to wriggle up a slope.—V. B. BARRINGTON KENNEDY (Hawling Island).



SAILORS AND THEIR SUPERSTITIONS.

II.

A PART from omens which, as we observed in our last paper, hold a prominent place in the sailor's folk-lore, a belief in the supernatural is strongly rooted in the minds of the seagoing community. Indeed "the watery element" is considered by them to take, as it were, special cognisance of their doings, warning them in a variety of ways of the dangers that oftentimes threaten their safety. Thus there is a notion current amongst sailors that, when danger is at hand, mysterious sounds are heard from the voice of the deep to prepare them for any emergency or disaster which may be in store for them. Occasionally during a hurricane the "death-bell" is clearly heard borne along the angry billows, a superstition to which Sir Walter Scott probably alludes in the following lines:

"And the kelpie rang,
And the sea-maid sang,
The dirge of lovely Rosabelle."

In truth, there are numerous legends illustrative of this notion, and at the present day these watery bells are reported to be distinctly audible at certain times as their sound ascends from beneath the ocean deep. When rough, boisterous weather is on the approach, for instance, the bells of Boscastle, on the north coast of Cornwall, are said by sailors to be heard from under the heaving sea—being rung by unseen hands. According to the legend popularly received in this locality, these submarine bells originated in the following circumstance.

Many years ago the inhabitants were exceedingly anxious to have a peal of bells which should rival those of the neighbouring church of Tintagel, whose merry notes enlivened many a festive occasion. The order was therefore given for the desired bells, and within a short time they were shipped for their destination. Few voyages could have been more favourable, and with a fair wind the vessel, with her precious freight, quickly arrived within sight of the harbour of Boscastle. Just at this time the vesper bells of Tintagel rang out their pleasing notes of welcome across the waters, and the pilot, on hearing them, thanked God that he should be ashore that evening. The captain, laughing at the superstition of the pilot, as he called it, told him to "thank the good ship" for their safety, and to thank God ashore. "Nay," answered the pilot, "he should thank God every-

where." So the conversation continued—the pilot maintaining his dependence upon Divine Providence, the captain venting his anger in the most profane language. Meanwhile the ship pursued her course, and, as she neared the frowning cliffs, suddenly there arose an awful storm, and in an instant of time the little vessel was engulfed in the foaming waves, and sank close to land, the entire crew being drowned, save the good pilot, who was washed ashore upon a plank. As the vessel sank, the doomed bells were heard ringing the death-knell of the ship and sailors, and ever since that terrible hour the seafaring population declare that when the storms, which so often beat on this lonely coast, are coming, the muffled sounds of these buried bells give warning of their approach. Mr. Hawker concludes a poem, which he wrote on this old Cornish legend, thus:

" Still when the storm of Bottreaux's waves
Is waking in his weedy caves,
Those bells that sullen surges hide
Peal their deep tones beneath the tide,—
' Come to thy God in time,'
Thus saith the ocean chime;
' Storm, whirlpool, billow, past,
Come to thy God at last.' "

Amongst the many other legends of a similar kind, we are told that on the sands near Blackpool, out at sea, once stood the Church of Kilgrimal, long ago submerged. Wanderers near this spot, however, are still said from time to time to be terrified by the dismal chimes of the bells as they send forth their doleful peals over the murmuring sea. Again, most readers are familiar with the well-known legend of the "Inchcape Bell." It appears that in days gone by the abbots of Aberbrothock (Arbroath) fixed a bell upon a rock as a notice to sailors of its whereabouts. A sea pirate, by name Ralph the Rover, who had scoured the seas for many a day in his lawless enterprises, having at last grown rich with plundered store, determined to cut the bell from the rock in order to spite the abbots of Aberbrothock. But he was not allowed to go unpunished for this cruel act, and, when himself returning home to Scotland on one occasion, was wrecked on the Inchcape Rock. This legend has been immortalised by Southey in his famous ballad of the "Inchcape Bell," the concluding stanzas of which we subjoin:—

" Sir Ralph Rover tore his hair,
He cursed himself in his despair ;
The waves rush in on every side,
The ship is sinking beneath the tide.

" But even in his dying fear
One dreadful sound could the Rover hear,
A sound as if with the Inchcape Bell,
The devil below was singing his knell."

Precisely the same tale is told of St. Goven's bell, in Pembrokeshire. Very many years ago there hung in the belfry a silver bell, which, one summer's evening, was stolen by some pirates, who, after performing their deed of plunder, at once put to sea. Their boat, however, had not proceeded far before a violent storm arose, whereby the whole crew was wrecked. At the same time, too, the bell was carried away by sea-nymphs to the brink of a well, and it is stated that whenever the stone of that well is struck the bell is heard to moan. Referring to this class of superstitions, Mr. Wirt Sikes tells us, in his "British Goblins" (1880, p. 341), that bells "which presaged storms, as well as other disasters, have been believed to exist in many parts of Wales. In the Cromwellian wars the sacrilegious followers of the stern old castle-hater carried off a great bell from St. David's, Pembrokeshire. They managed to get it on shipboard, but in passing through Ramsey Sound the vessel was wrecked—a direct result, the superstitious said, of profanely treating the bell. Ever since that time Pembrokeshire people have been able to hear this sunken bell ring from its watery grave when a storm is rising."

The superstitious belief in these submarine bells is not by any means confined to our own country, numerous instances being found abroad. Thus, to quote one by way of illustration, we are told how the good people of Gottingen, in the district of Angeln, on the borders of Denmark, once ordered two bells to be cast for them in the town of Lübeck. These bells were brought by water to Schleimünde, but, as ill-luck would have it, one of them fell into the sea and was lost. From that day, whenever the remaining bell is being rung, it distinctly proclaims, "My companion lies in the Schleimünde." Whilst speaking, too, of these bell legends, it must be remembered that, from time immemorial, the ringing of bells has been supposed to be a preservative against thunder and lightning. And hence it was customary on the approach of a storm to ring the church bell under a belief that its sound would assuage the raging tempest and help the poor sailors as they toiled and struggled against the fury of the elements. Aubrey, in his "Miscellanies," speaking of this custom, says that it was once the practice, whenever it thundered and lightened, to ring St. Adelhm's Bell at Malmesbury Abbey.

Amongst other ominous supernatural sounds believed to be heard before a storm may be mentioned one heard by sailors in Cornwall. On certain parts of the coast sailors dread to walk at night near those portions of the shore where there have been many wrecks, for they firmly believe that the souls of drowned sailors haunt such

localities, and further affirm that the "calling of the dead" has frequently been heard. Indeed, at night time, on the approach of a tempest, these "callings" are declared to be of common occurrence, and many a sailor positively asserts that he has heard the voices of the dead sailors "hailing their own names."

Apparitions, indeed, have always been a source of terror to sailors, and, under a variety of forms, are supposed to make themselves at times visible to them, their object undoubtedly being to warn them of approaching troubles of any kind. Although these apparitions of course, as in all other stories of a similar kind, are purely imaginative, yet they exercise a powerful influence on the sailor, being regarded by him as portents of a most ominous character. Thus, should a cloud of misty vapour assume a peculiar form, the Cornish sailors say that it is a spirit sent for the purpose of warning them against venturing to sea by the kindly interposition of some ministering angel. There is a curious notion in North Germany that the soul of any one who may have died on board ship passes into a bird, and that whenever it shows itself it is to make known the death of another person. This superstition is firmly believed by the peasantry and seafaring population, and is only one of the many instances of birds being supposed to be in some mysterious way related to death.

Another kind of apparition considered by the sailor to be of an ominous character is the "spectre ship," a superstition to which, it may be remembered, Coleridge alludes in his "Ancient Mariner." Many graphic stories are related illustrative of this strange sight, most of which refer to it as the harbinger of misfortune. Thus, in the parish of St. Levan, Cornwall, it is believed that there can be seen at certain times a spectre ship, which appears to be sailing over the land, and is supposed to be a sign of bad luck to the person who sees it. Mr. Hunt, too, relates a curious tradition on the subject, and tells us that years long ago, one night a gig's crew was summoned to go off to a "hobble," to the westward of St. Ives Head. No sooner was one boat launched than several others were put off from the shore, and a stiff chase was maintained; each one being anxious to get to the ship, as she had the appearance of a foreign trader. The hull was clearly visible; she was a schooner-rigged vessel, with a light over her bows. Away they pulled, and the boat which had been first launched succeeded in keeping ahead, and at last the helmsman shouted, "Stand ready to board her." The vessel came so close to the boat that they could actually see the men, and the bow-oar man made a grasp at the bulwarks. To his astonishment, however, he found nothing solid, and in a moment the ship and lights disappeared. The next morning the Neptune, of London, was wrecked at Gwithian, and all perished. Most readers, too, are doubtless acquainted with the Flying Dutchman, a spectral ship seen in stormy weather off the Cape of Good Hope, and considered ominous of ill-luck. Popular tradition says that she was originally a vessel laden with precious metal, but

a horrible murder having been committed on board, the plague broke out amongst the crew, and no port would allow the vessel to enter. Hence the ill-fated ship still wanders about like a ghost, doomed, it is said, to be ceaselessly sea-tossed, and never more to enjoy rest. It has been graphically described by Sir Walter Scott, who tells how—

“ Full spread and crowded every sail,
The demon-frigate braves the gale,
And well the doom’d spectators know
The harbinger of wreck and woe.”

Leaving, however, the subject of spectre ships, upon which much has already been written, it seems that in days gone by it was a common belief among sailors that witches had the power of raising winds and tempests. Thus Scott, in his “Discourse of Witchcraft,” remarks that “no one endued with common sense but will deny that the elements are obedient to witches, and at their commandment, or that they may at their pleasure send hail, rain, tempest, thunder, and lightning.” Shakespeare, in “Macbeth,” alluding to this popular superstition, represents the first witch as saying,

“ Though his bark cannot be lost,
Yet it shall be tempest-toss’d.”

Various stories, too, are related in which witches have acted a prominent part in stirring up the sea. About the year 1591, for example, a curious confession was made by one Agnes Sampson, a well-known witch, who made the following statement: “At the time James VI was in Denmark, she took a cat and christened it, and afterwards bound to each part of that cat the chieftest parts of a dead man, and several joints of his body; and that in the night following the said cat was consigned into the midst of the sea by herself and other witches, sailing in their riddles, and so left the said cat right before the town of Leith, in Scotland. This done, there arose such a tempest at sea, as a greater hath not been seen, which tempest was the cause of the perishing of a boat or vessel coming over from the town from Burnt Island to the town of Leith, wherein were sundry jewels and rich gifts, which should have been presented to the new Queen of Scotland, at her majesty’s coming to Leith.” In the same way witches are also thought to have the power of either selling or giving winds to sailors, a belief of which Drayton speaks:

“ She could sell winds to any one that would
Buy them for money, forcing them to hold
What time she listed, tie them in a thread,
Whichever as the seafarer undid,
They rose or scantled, as his sails would drive
To the same port whereas he would arrive.”

Hence, when, in the course of a voyage, a series of unfavourable winds not only impeded the ship’s course, but exposed her to the danger of being wrecked, such unpropitious weather was generally regarded by sailors either as the work

of some ill-disposed fairy or witch, or owing to the misconduct of some one on board. On this account, therefore, charms were occasionally resorted to for the purpose of propitiating the adverse influence; and Dr. Kuhn informs us that sometimes an old broom is burned in order to raise a wind. Sailors, too, after long toiling against a contrary wind, on meeting another ship sailing in an opposite direction will throw an old broom before the vessel, which, they contend, will reverse the wind, and consequently cause it to blow in their favour. We may note here that, in days gone by, brooms were used in the performance of divers mythical ceremonies, and were afterwards hung up in houses and regarded, like pieces of the rowan or mountain-ash tree, as powerful charms against the entrance of evildoers. Sailors, too, frequently nail a horseshoe to the mast, this popular charm being supposed to preserve the ship against the dangers resulting from witchcraft.

We have confined ourselves to the mention of a few of the superstitions of sailors, without offering any explanation of the natural phenomena from which many of them arise. Phantom ships and submarine bells belong only to what Sir David Brewster called “Natural Magic.” Still more easy of explanation are the marvels which terrified sailors before the science of electricity was understood. Atmospheric changes often cause strange sounds and sights. Ariel in the “Tempest” (act I, sc. 3) says—

“ Sometimes I’d divide,
And burn in many places; on the topmast,
The yards and bowsprit would I flame distinctly,
Then meet and join.”

This electrical phenomenon usually appears in stormy weather, but has also been considered to indicate the guardian presence of St. Elmo, a patron saint of the sailor, and has been called St. Elmo’s fire. In “Hakluyt’s Voyages” (1598, iii. 450) a curious account is given of it: “I do remember that in the great and boisterous storm of this foul weather, in the night there came upon the top of our mainyard and mainmast a certain little light, much like unto the light of a little candle, which the Spaniards call ‘Cuerpo Santo.’ This light continued about our ship about three hours, flying from mast to mast, and from top to top, and sometimes it would be in two or three places at once.” Falconer, also, thus alludes to this curious phenomenon:

“ High on the mast, with pale and livid rays,
Amid the gloom portentous meteors blaze.”

In Cornwall these phantom lights are known as “Jack Harry’s lights,” because they say he was the first man who was fooled by them. “They are generally,” says Mr. Hunt, “observed before a gale, and are considered the forerunner of a shipwreck.”

Lastly, amongst the numerous other items of folk-lore associated with the sailor, we may mention an old belief in Wales relating to the green meadows of the sea—

"Green fairy islands, reposing,
In sunlight and beauty, on ocean's calm breast."

There are sailors indeed who still talk of the green meadows of enchantment lying in the Irish Channel to the west of Pembrokeshire. There are, too, we are told by Mr. Wirt Sikes, in his interesting volume to which we have already referred, traditions of sailors who, in the early part of the present century, actually went ashore on the fairy islands, not knowing that they were such until they returned to their boats, when they were filled with awe at seeing the island disappear from their sight, neither sinking in the sea nor

floating away upon the waters, but simply vanishing suddenly. It is unnecessary to add further illustrations to show how extensive and diversified are the superstitions of sailors; and one reason, perhaps, why these still survive with such pertinacity may be attributed to the fact that sailors, unlike landsmen, are by reason of their constant isolation severed in a great measure from those influences which affect other classes. Hence it has been remarked that the manners and customs of sailors differ in few respects from what they were a century ago, a statement which is equally true of their legends and superstitions.

NO INTOXICANTS SOLD.

UNDER this trade motto, some seven years ago, Mr. Ronald McDougall replied to the reproach made against the Temperance reformers that they were not practical by opening first one and then in quick succession six more places of public refreshment in Liverpool. These speedily proved so successful that considerable interest was evoked. That the publicans could be met on their own ground, and that the public was ready and willing to extend their patronage to places from which strong drink was excluded, was pointedly demonstrated. Mr. McDougall's "tea-rooms" became popular, and were much frequented by all classes of the community, and especially by "the gentler sex," who appreciated the absence of the annoyances inseparable from drink-selling.

But will such places pay? The frequency of this question, as well as the tone in which it was put, by strong friends of the enterprise as well as by opponents, proved the existence of firm faith in the profits of liquor-selling, and corresponding disbelief in the financial success of places where such profits are not available.

Mr. McDougall had, however, the courage of his convictions. The shops he first opened were in the best positions, and the rents correspondingly high; but he argued that, with good arrangements, the profits on the sale of cups of tea and of coffee ought to be as great as on that of glasses of beer or porter.

On the face of it he was right, with one important qualification, namely, that the consumption of his beverages could never be so great, taking customers individually. Coffee does not create an unnatural thirst for itself, nor could it be supposed that men would go off on a wild spree upon congou, and drink a dozen cups of it daily for weeks in succession. But his calculations proved sound. The best quality of coffee, with sugar and milk added, ought not to cost over one penny; and, if sold at twopence, the apparent profit is liberal. The extra penny is not, however, all profit. There had to be reckoned rent, breakages, waste, taxes, attendance, and management.

He found that with receipts equalling fifteen or sixteen times the rental, the gross profits, without

any allowance for the food of the *employés* (cooks, waiters, etc.), averaged a little over thirty per cent. of the receipts; and, after deducting wages, rent, taxes, printing, and all other expenses, a nett profit of from six to ten per cent. was realised.

It should be remembered that these places of refreshment were fitted up in rather a superior manner to suit the wishes and convenience of the middle classes. To take one place as a fair sample of the rest. The rent is £600 per annum, the takings are £700 per month. Taxes, water, and gas amount to £20; wages, £75; repairs and renewals, £15; coal and sundries, £20; and provisions, £470. A nett profit remains of about £50 on the business of the month.

The results, as may be expected, vary greatly. In wet weather the receipts fall off, while the expenses remain; and there is also a loss on cooked food remaining undisposed of. There are also two or three months in which no profit whatever is realised, namely, July, August, and September, when so many customers are away for holidays.

It has been already remarked that Mr. McDougall's operations attracted considerable interest and attention. Very soon after his second place was opened there was a great gathering of the friends of Mr. D. L. Moody in Liverpool, having for consideration the best mode of improving the condition of the masses. The Rev. Charles Garrett made a remarkable speech, which evoked as remarkable a response. He pleaded most eloquently that with twenty thousand men crowding the docks, employed for the most part intermittently loading and discharging vessels, there was no place for them to enter on the whole six-miles' line except through the ever open doors of the numerous public-houses. He asked the Christian men of the port to come forward with their money and use it in the good work of providing shelters to which the men could resort when waiting for employment, and in their dinner and breakfast hours, and where in the early morning, in hastening to their work, they could obtain a cup of hot tea or coffee at a very moderate price. Mr. Garrett's appeal fell on willing ears, and met with a generous response. Considerable amounts

were there and then promised, a company was formed, and the "Liverpool British Workman Public-house Company, Limited," commenced operations. These have been continued with such marked success that in each year a dividend has been paid to the shareholders of 10 per cent., a reserve fund has been created which guarantees a continuance of the same dividend, while as much as 20 per cent. has been written off in most years for depreciation. The paid-up capital is £26,000, and the company has now forty-two houses and five cafés, all doing business daily, and new houses are continually being opened with the full prospect of similar success.

Mr. McDougall's efforts were soon heard of in London. The story of his taking up the work of the "People's Café Company," formed under the presidency of Lord Shaftesbury, is best told by quoting a portion of Mr. McDougall's speech at the opening of the café at 61, Gracechurch Street:—

The enterprise was set on foot as a counter-attraction to the numerous facilities for obtaining drink, and the first thing that was thought of was opposition to the public-houses in order to promote habits of temperance. Two mistakes were made at the beginning. First of all, the mistake was made of setting up eating-houses rather than drinking-houses. Seeing that the desire was to oppose drinking-houses, the natural course seemed to be to set up drinking-houses rather than eating-houses. It doubtless would be good to open establishments where working men could obtain good well-cooked food at cheap rates, but hitherto no such enterprise has been successful on a large scale south of the Tweed. Even Mr. Corbet, the successful founder of the Glasgow cooking depôts, failed in London to attract the working classes with his system, admirable and praiseworthy though it is, as admitted on all hands. The Scotch people are, in culinary taste and habits, something like the French. They do with a different class of cooking altogether. English working men do not care for anything except something from the joint, and meat in this form is very expensive. This is one reason why the first experiment of eating-houses was not prosperous. Mistake number two was in commencing in premises much too highly rented to allow even a chance of a profitable return. I think, with one or two exceptions, the highest rent paid by the British Public-House Company in Liverpool is about £100, and that secures very commodious premises indeed. But the rents of the two places first opened in London—those in Whitecross Street and Whitechapel—were respectively £250 and £350; and to expect to clear such rents out of the profits of selling halfpenny cups of coffee and cocoa was on the face of it an illusion.

But the directors had their enterprise so much at heart that a primary non-success did not dishearten them, and immediately that they discovered their error they cast about for another course of action, and going down to Liverpool, negotiations were opened with me. The places I had in operation in Liverpool, purely on my own responsibility and with my own means, were most successful in every sense of the word. It was proposed that I should lease from the Company the two houses already opened in Whitecross Street and Whitechapel, and that the Company should provide the necessary capital to fit up and furnish at least ten more cafés, one-half of the number designed exclusively for working men, and the remainder to be of the class I had established with gratifying success, pecuniary and otherwise, in Liverpool; that is, to meet the wants of young men engaged in offices and warehouses, and for the middle classes generally. The exchequer of young men is usually on a somewhat limited scale, and when they go into restaurants where largely the profits depend upon the amount of drink sold, the first question put to them is, "What will you have to drink?" and their pockets as well as their health suffer. Young men never like to appear to be shabby; and so they order drink, and the consequence often is that they learn habits highly objectionable. My own idea was that this movement should not be confined to working

men; for I already saw that there were other classes that those drinking-houses led into wrong ways. Hence the opening of Ludgate Circus Café, and of that in St. Paul's Churchyard,

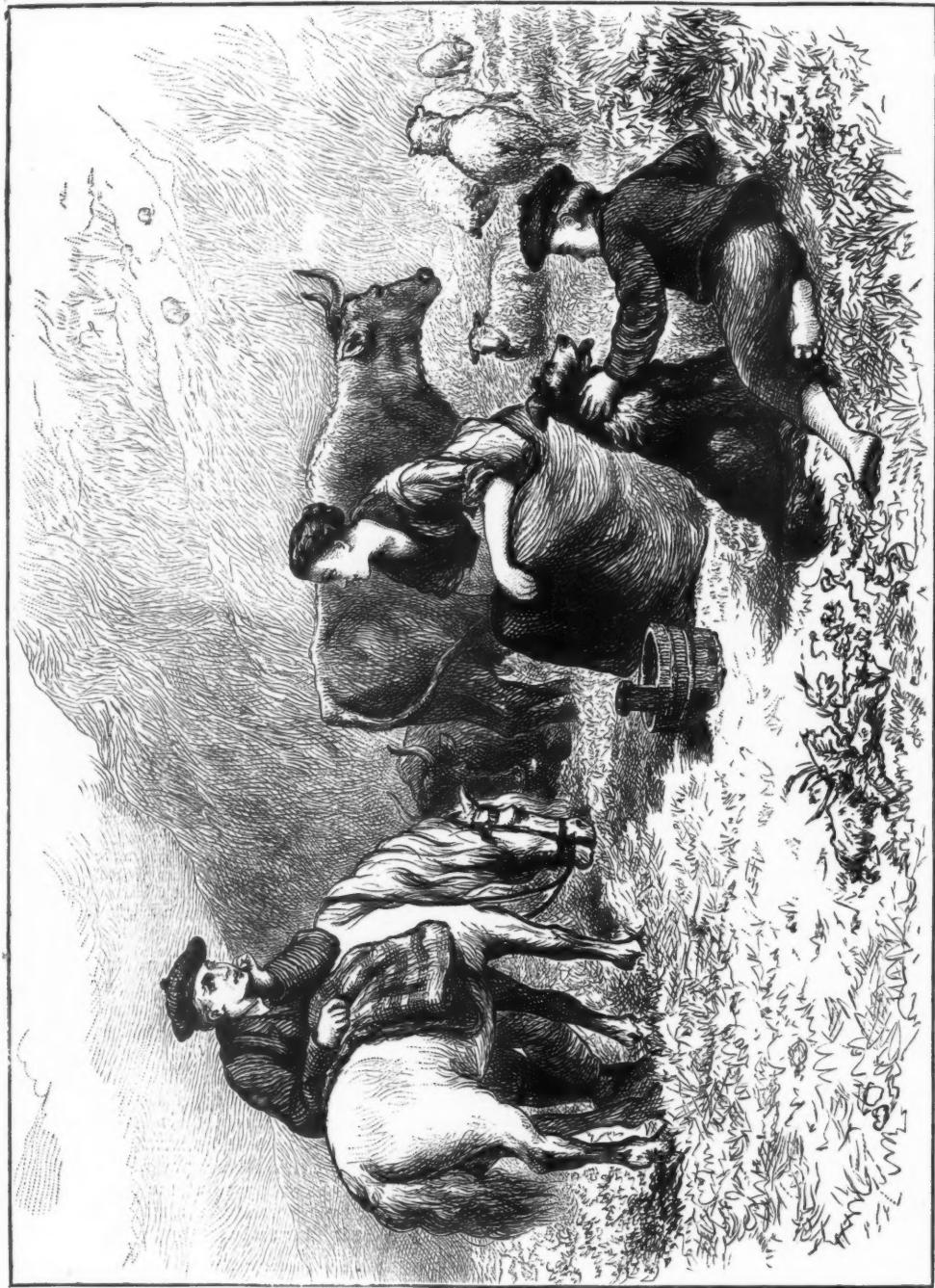
Although neither of the two cafés first opened by the Company ever made any financial return to me under the leases I hold from the Company, yet the profits were very considerable from the two latter cafés; but under the arrangement by which the whole responsibility of meeting all the expenses and incurring all the risk was thrown upon me, the whole or nearly the whole of these profits found their way into my pockets, the shareholders meanwhile, owing to the necessity of writing off previous losses, receiving no dividend from the payments I made from time to time to the Company.

And now we come to this place that Mr. Morley has to-day been kind enough to open for us. I would like to explain the specialities of our enterprise. First of all, it is specially for young men of limited income; the charges will be extremely moderate, and the quality of the articles unexceptionable. Another speciality is, that instead of having men waiters, we have young ladies, an arrangement which we believe has met, in St. Paul's and Ludgate Circus Cafés, with general approval. There is to be no such thing as gratuities to the waiters, or expectation on their part of any, and they shall be paid proper wages and be the servants of the employers, and not dependent upon something which is very like almsgiving. I think that will command itself highly. It has been approved of by the customers at St. Paul's Churchyard and Ludgate Circus. I think another thing will command itself to you, and that is the introduction of the principle of co-operation. After making up the monthly accounts, I propose to divide one-fourth of the nett profits among the employees monthly pro rata, according to their wages. I have tried the experiment on a somewhat large scale. When I first introduced this mode of working, I called all the employees together, and informed them that they must not think that by receiving one-fourth of the profits they were in any way taking what was justly due to me, because by their increased carefulness against breakages, and by greater economy and care and attention, they would make the three-fourths greater than the four-fourths; and so it turned out most unequivocally.

At St. Paul's Churchyard we take, in sums varying from fourpence to eighteenpence, no less than £21,000 per annum, and at Ludgate Circus over £8,000. These are large sums. Nearly 2000 persons attend St. Paul's Churchyard daily. It requires the patronage of a very large number of people to make up so large an amount of money. A great number of people come for their tea. We make special provision for teas, because young men who have to go a long way to their homes, when they find they can get a comfortable cheap tea, and quite as good, with a few extra delicacies, as they could get at home, have felt this to be a great advantage to them, and especially the young men who live in lodgings.

Such was Mr. McDougall's own statement of his experience at Liverpool and in London. The work was undertaken by him purely from a beneficent motive, for his business is in another line, which could allow of his giving only his spare time to this object. We are glad to learn that he has not been a loser by his good services to the cause of temperance, and by his labours for the good of others. He has demonstrated that "public-houses without drink" can pay well if properly managed: and so many now are following his example, that he deserves honourable mention as a national benefactor and a true social reformer.

Christmas Post.—In the Christmas week, Mr. Fawcett tells us, so great has been the development of the modern fashion of sending Christmas cards, and such like, that "more than eleven and a half millions of letters and packets, over and above the ordinary correspondence, and four tons of extra registered letters, representing a total postage of £58,000, passed through the central office."



A SCOTTISH IDYLL.

"Her face is fair, her heart is true,
As spotless as she's bonnie, O;
The opening gowan, wet wi' dew,
Nae purer is than Nannie, O."

THE KINGS OF LAUGHTER.

BY THE REV. E. FAXTON HOOD.

CHAPTER II.—IS RIDICULE THE TEST OF TRUTH?

IT has often been remarked that laughter is a distinctly human prerogative; it seems to be admitted that man is the only creature who can laugh. Sir George Cornwall Lewis says, "Animals have no sense of the ridiculous, and never laugh; they have no games, no toys, no pastime, no amusements, though their young sometimes play and gambol." An able reviewer—a Westminster reviewer too—remarking upon this, says, "It is still comforting to reflect, in these days of Darwin and Huxley, that man is clearly distinguished from the rest of the animated series by being, in one sense of the word at least, an eminently ludicrous creature." Thus the same mysterious Providence which has ordained that man should be the only being conscious of the miseries of life, has ordained that he should also be the only one capable of laughing at them. He is the only being really able to appreciate the depth and extent of physical and moral deformities. It is a great compensation, misfortune is alleviated, and loses some portion of its bitterness, when the sufferer can smile upon it. We hope we do not seem to speak without feeling when we say that humour is one of the agencies which helps to "temper the wind to the shorn lamb." Thus it has been said, that the cap and bells is not less an emblem of authority than the crown and mitre, or the sword and gown.

It is not easy to define what are the real causes of laughter; it seems to be almost as subtle as life itself; it seems to elude science; to shrink from definition. We have shown, however, that reforms, while they have been undertaken in a far higher and far other spirit than that of a jest, have been marvellously aided by the humour which they have evolved. We have shown, and we would yet more extensively show, that the sense of the ridiculous has played a very conspicuous part in the history of those nations whose advances have been most striking and most lasting. The Chinese are a singular people, but they surely have no humour, no power for the expression of it, or even for the intellectual perception of it, although probably some emotional appreciation—and they have been a stagnant empire. And thus, on the other hand, in our free states, satirists and caricaturists have been among the most popular exponents of political parties. These have carried on the great struggles for civil and religious liberty; and humorists, and wits, and draughtsmen, have been not less important than statesmen, orators, and politicians.

We have an illustration of this in George Canning and his papers in the "Anti-Jacobin." These were amongst his earliest efforts; probably in some future years these pieces will be regarded with even more interest than his great orations, or his efforts as a statesman. Who does not know his "Needy Knife-grinder"?—and it

has been said with truth that those droll verses would be probably read by many millions who never read, or were unable to read, Burke's "Reflections on the French Revolution."

The volumes of the "Anti-Jacobin" are rich in political verses, and the "Progress of Man," and "The Loves of the Triangles," almost compel to the conviction that the power and the taste for subtle satire have decayed from amongst us in these later years. The "University of Göttingen," to which Pitt, in the exuberance of his admiration, contributed the last verse, and the inscription over the cell of Elizabeth Brownrigg, are probably so fresh in the recollection of our readers, that we will not exhaust our limited space by quoting them.

But not to dwell on this aspect of wit and humour, it is easy to select illustrations of the invincible might which laughter has wielded in trenchant denunciations of bad things.

Fierce in their trenchant truthfulness are the remarks of Professor Porson, in his "Letters to Travis" on Gibbon's "Decline and Fall of the Roman Empire":—"His industry is indefatigable; his accuracy scrupulous; his reading, which indeed is sometimes ostentatiously displayed, immense; his attention always awake; his memory retentive; his style emphatic and expressive; his periods harmonious. His reflections are often just and profound; he pleads eloquently for the rights of mankind, and the duty of toleration; nor does his humanity slumber except when the Christians are persecuted. Though his style is in general correct and elegant, he sometimes draws out the thread of his verbosity finer than the staple of his argument. In endeavouring to avoid vulgar terms he too frequently dignifies trifles, and clothes common thoughts in a dress that would be rich enough for the noblest ideas. In short, we are too often reminded of that great man, Mr. Puff, the auctioneer, whose manner was so inimitably fine that 'he had as much to say upon a ribbon as a Raphael.'"

There has been a very ancient and interesting discussion, whether Ridicule is the friend of Truth? In harmony with our previous observations, our readers will not be surprised at the affirmation that, as the sense of the ridiculous results from the perception of the inharmonious and disproportionate, so Truth, which includes all moral harmonies and properties, can never be injured by ridicule. Truth may be hated, but can never be ridiculed. In order that the sarcasm and the sneer, the banter of the burlesque, may have effect, Truth must be invested in robes which are not hers. To laugh at Religion she must be represented as Superstition, or Fanaticism; to laugh at Liberty she must be represented as Anarchy and Confusion. Truth is so essentially lovely that we can no more

laugh at her than we can laugh at a beautiful flower, or ridicule a beautiful woman, or sneer at the loveliness of a bright May morning. Truth, withal, has so much of holy sternness combined with sweetness, that when she is represented to the eye in her own character she awes the lookers-on, and compels an admiration from even un-congenial hearts.

Lord Shaftesbury, the author of "The Characteristics," in his essay "On the Freedom of Wit and Humour," comments in a most interesting manner on the saying of an ancient sage: "That humour was the only test of gravity, and gravity of humour; for a subject which would not bear railing was suspicious, and a fact which would not bear serious examination was certainly false wit." There was one famous occasion in the history of Ancient Athens when truth and ridicule came into contact with each other, and truth achieved a signal victory. The representatives in the dispute were Aristophanes, the comedian, and Socrates, the moralist. Our readers have not now to be informed that Socrates sought by his teaching to lift the Athenians from their superstitions; by the wonderful rapidity and justness of his reasonings he confounded the sophists, and priests, and orators of his day; but while he was away from his city, with extraordinary bravery fighting the battles of his country at Delium, where he saved the life of the great historian Xenophon, and performed such prodigies of valour and heroism that even the scurrilous Lucian places him above the greatest heroes of antiquity, a party was formed against him, and Aristophanes hired, as seems likely, by this party, to produce upon the stage a comedy ridiculing Socrates. This comedy was "The Clouds." In it Socrates was represented hanging up in a basket in the air, uttering numberless chimical absurdities, and blaspheming, as it was then reputed, his country's gods. Socrates never frequented the theatre, except when the tragedies of Euripides were performed, in the composition of which, it has been said, he had no inconsiderable share; but hearing much of the piece—"The Clouds"—he determined to see it when produced the first time. He went to the theatre; he sat unmoved during the gross abuse offered to his character; he did not show the least resentment or anger. But some strangers knowing that the original of the scenic picture was present, and desiring to see him, he, with great good-nature, stood up in the middle of the performance, and continued standing the rest of the time. The rising was fatal to the piece; the spectacle of that well-known face, so serene beneath the confidence of innocence and personal merit, was the best contradiction to the malicious portrait of the venial poet. The edge of the ridicule being misapplied, turned from the moralist to the comedian, and when "The Clouds" was a second time produced upon the stage it was rejected with contempt. Had "The Clouds" been successful in its exhibition, the enemies of the moralist would have immediately brought him to trial, but four-and-twenty years elapsed between the performance of the comedy and his condemnation. It is very remarkable, therefore, that

Bishop Warburton, in his "Divine Legation of Moses," should cite this as an instance of the pernicious effects of ridicule.

The course of our remarks must have shown that if there has been a wild and useless laughter, there has been a laughter which has served the world well—a laughter which has laughed some of the follies of the world out of countenance; a laughter which has sometimes gently cheered the dark avenues of life, and healed its sorrows. Alas! the laughers, the kings of laughter, have usually won far less than they deserved from the gratitude of mankind, and sometimes they have won their bitterest reprisals.

Why what an instance we have in one of the most famous of them all; hard-plodding, much-enduring, immortal Daniel Defoe. His pleasant humour, indeed, from his own time until now, has lightened many a cheerless hour; his pleasant pictures have refreshed and gladdened many a vacant solitude. But what was his treatment in his own day? He possessed the power of a most adroit fancy and an irresistible wit; especially he possessed that most awkward sceptre of wit, a grim and overwhelming irony. It was the age of Queen Anne, King William, and his descendants. We would not needlessly introduce party matter here, but our readers surely know what was the condition of Dissenters in those days. It was insufferable, it had been intolerable; they crowded the prisons, they were transported to the colonies, they were crushed to the dust beneath fines and penalties; to be a Dissenter was to be an outcast from every truce of peace, from every social respect, not to say honour and emolument. And Defoe was a Dissenter. He took the method of irony, in his indignation, to set before the nation the hopeless condition of those with whom he was religiously allied. All the bad passions of the worst in the realm were arrayed against them. Suddenly a marvellous piece of writing appeared, containing the most bitter reflections upon Dissenters, rejoicing that their power was over, their day gone; pouring forth a bitter wail that the lenity of Charles II and James II had spared them! "Oh, had the Puritans all have been transported to the West Indies," exclaimed the writer, "we should have had a national and unmixed church; we shall never enjoy a settled nation now, until they are all melted down like old money." The writer went on: "You kill serpents, and vipers, and toads, why not kill off all these? Root them out of the nation. Talk," continued the writer, "that five shillings a month for not coming to the sacrament, or a shilling a week for not coming to church—'tis selling them a licence to transgress! What, hang men for trifles, banish them for things not worth naming? But is an offence against God, and man, and the Church, to be bought off for five shillings!" This was the vein of the publication, called "The Shortest Way with Dissenters." Upon its publication the raptures of the extreme party knew no bounds. It was supposed it really might end in sending all the Dissenters to the gallows, or the galley. A Fellow of a College in Cambridge wrote to his book-

seller, "I thank you for 'The Shortest Way with the Dissenters!' I join with the author in all he says, and have such a value for the book, that next to the Bible and Prayer Book, I take it for the most valuable piece I have; I pray God put it into her Majesty's heart to put what is there proposed into execution—that is, to exterminate them all."

The Dissenters themselves were in alarm. Presently it was discovered that the author of this bitter and tremendous piece of irony was Defoe himself. This was the method he took, as he himself says, to cut the throat of that cruel and implacable party in the State. The rage now was great. Printer and bookseller were instantly in custody, and £50 reward was offered for the apprehension of the author. The book itself was instantly burnt in the new palace yard by the common hangman. Defoe surrendered himself and stood his trial, pleading guilty to the indictment charging him with being the author of the work. He was sentenced to pay £200, and to find sureties for his good behaviour for seven years, and to stand three successive days in the pillory. He spent his moments in prison in writing his celebrated "Hymn to the Pillory," and the circumstances entitled it to rank among some of the most genuine verses in our language:—

"Thou art no shame to truth and honesty,
Nor is the character of such defaced by thee
Who suffer by oppressive injury.
Shame, like the exhalation of the sun,
Falls back where first the motion was begun;
And he who for no crime shall on thy brows appear,
Bears less reproach than they who placed him there."

"Hail! hieroglyphic State machine,
Contrived to punish fancy in,
Men that are men in thee can feel no pain,
And all thy insignificants disdain;
Contempt, that false new word for shame,
Is, without crime, an empty name,
A shadow to amuse mankind;
It never frights the wise or well-fixed mind.
Virtue despises human scorn,
And scandals innocence adorn."

He then recapitulates the names of some martyrs of nobility and worth, who had, before him, stood in the pillory; and then he calls on the pillory to break silence, and speak, and proclaim his case to the world:—

"Tell them it was because he was too bold,
And told those truths which should not have been told;
Extol the justice of the land
Who punish what they will not understand.
Tell them he stands exalted there
For speaking what they would not hear.
And yet he might have been secure
Had he said less, or would he have said more.
Tell them the men that placed him here
Are scandals to the times,
Are at a loss to find his guilt,
And can't commit his crimes."

The verses had an amazing sale. Poor Defoe was ruined, but his appearance in the pillory, like the scene at the execution of Sir Harry Vane, was an ovation. The people formed a guard round the pillory to protect him from insult or injury. They crowned the pillory, and strewed it round with garlands of flowers; the pictures of the times represent them as handing up posies of flowers upon poles, that the fragrance might reach him; they drank his health, and wished his judges in his place. They received him on his descent, and bore him back to prison with acclamations. And the like scene was enacted as he stood at the Royal Exchange, the next day at Cornhill, and, the next day, at Temple Bar. The circumstance has itself become historical, and while Defoe stood in the pillory for three hours, he has pilloried his judges, by his immortal lines, so long as the English language lasts.

It was Mr. Thackeray's pleasure to call himself a preacher to mankind. In a letter of his before us, dated so far back as 1848, he says, in acknowledging some kindness he had received, and speaking of himself, "Who is this that sets up to preach to mankind, and to laugh at many things which men reverence? I hope I may be able to tell the truth always, and to see it aright according to the eyes which God Almighty gives me." It was some time after this when Mr. Thackeray began to preach what may be regarded, we suppose, as his most effective sermons; but in this extract he very modestly defines not only his own place in the world of letters, but the place also of those other great humorists and satirists who have most effectively served mankind; especially those satirists who have used their power for the purpose of laughing bad things out of countenance; and, certainly, among them we know not where to find a pen more pure, or more powerful, than that of Mr. Thackeray. Humour teaches, wit scourges. Both wit and humour, therefore, have their value, fulfil an office, and exert an influence on the moral health of mankind. Wit, as we have already seen, may be reprobated as a perpetual disposition, but it is healthy as an occasional manifestation; and there are pachydermatous animals in the moral world—there are thick-skinned sins that can only be pierced by the sharp shafts of wit and satire. May we quote without irreverence the daring claim of Pope?

"I own I'm proud, I must be proud to see
Men not afraid of God, afraid of me;
Safe from the Bar, the Pulpit, and the Throne,
Yet touched, and shamed by ridicule alone."

Thus sometimes contempt reveals itself by laughter; when the thing is beneath us, when a social vice or foible is too little and contemptible to provoke our ire, when the fly upon the chariot wheel will say, "See what a dust I kick up!" or when the gnat will apologise to the elephant for adding so materially to the burden of life by riding on his ear, and when little men strut across the stage dressed in their plush and tinsel stage properties, but insisting upon it that they are not mimic but real sovereigns, the artist expresses

simply contempt; and this led Hobbs, with too bold a generalisation, to reduce the causes of all laughter to mere self-satisfied contempt. This is very greatly true, but not sufficiently true. As William Hazlitt has remarked: "In this sense Æsop was the greatest wit and moralist that ever lived. Ape and slave, he looked askance at human nature, and beheld its weaknesses and errors transferred to another species. Vice and virtue were to him as plain as any objects of sense. He saw in man a talking, absurd, obstinate, proud, angry animal; and clothed these abstractions with wings, or a beak, or a tail, or long ears, or claws, as they appeared embodied in the brute creation. His moral philosophy is natural history. He makes an ass bray wisdom and a frog croak humanity. The store of moral truth, and the fund of invention in exhibiting it, in its eternal forms palpable and intelligible, and delightful to children and grown persons, and to all ages and nations, are almost miraculous. The invention of a fable is to me the most enviable exertion of human genius: it is the discovering a truth to which there is no clue, and which, when once found out, can never be forgotten. I would rather have been the author of 'Æsop's Fables' than 'Euclid's Elements.'"

Thus, then, some of the deformities in human character are exposed, some social evils brought to light and reprobated; and it may be suspected that the disposition to close the lips of the satirist, or the humorist, hides the design to veil the light from revealing too clearly abuses which those who feel tenderly towards them think it desirable to hide. A mistress rebuked her servant-girl for not dusting the furniture, exclaiming, "These things are quite dusty, look! look!" "If you please, ma'am," said the girl, "it is not that the things are dusty, but it's that nasty sun that comes in and seems to show the dust on things."

For humour is a revealer. There was a curious old book written a long time since, Mandeville's "Fable of the Bees;" it has been truly described as the worst philosophy but the truest satire ever written; for the book was written in all seriousness to show that ignorance is essential to the stability and well-being of society; that every man is a knave and every woman base. If this book be true there is no such thing as virtue, no such thing as honesty; cleanliness is a matter of constitution—no more; crime a matter of taste—no less. The natural reply to this is that, of course, if men desire to have the reputation for the possession of that which they have not, this must be from the fact that they perceive that which they have not to be the chief good after all, and thus this paradoxical volume affirms, although its author did not intend it, the possession of a conscience even by the very worst of men. Lord Shaftesbury, in his "Characteristics," replied to the book another way. "Should one," says he, "who had the countenance of a gentleman, ask me why I would avoid being nasty when nobody was present—in the first place, I should myself be fully satisfied that he was himself a very nasty gentleman who could put the question." Thus the central question of old Mandeville's book is, why should a man be honest in the dark? Surely

such a doctrine implies such a bluntness in the moral sense that one would think the pages of the book have only to be read to be despised, and to make it evident that such notions must loosen all the foundations of society.

Yet Mandeville's book has passed into more actions than libraries, and wherever society is infected by sentiments so diseased, and where the pulse has so little of moral health, there is a fair field for something more than the cheerful play of the humorist's power; the scourge of wit is needed for such a state of social sin. And thus we find wrath revealing itself by laughter. We need not refer to satirists so coarse as Aristophanes in one age, or Rabelais in another; but we may here mention Pope. He lived in what may be called the age of satirists. It was an age of corruption, peculation, and fraud; infamy abounded everywhere; every man appeared to have his price; everything was bought and sold; the coronet of the earl, the star of the order, the ermine of the judge, the lawn of the prelate—they were the badges of apostasy, the regiments of libertinism. Gentlemen dressed out in the spangles of infamy, walked about and thought themselves very pretty fellows. After selling their wives, their sisters, or themselves, dissimulation and effrontery went forth bold and unblushing. Here were targets for the scorn of the satirist, and if men were called upon to laugh, surely it could only be in wrath or anger; and so we find that during this period some of the greatest names in our literature distinguished themselves in the arena of satire. Dryden, Pope, Swift, Young, Gay, and Arbuthnot, all these writers flourished between the period of the restoration of Charles II and the accession of George II. Some of these satirists themselves were not so pure that we mention their names with unmixed pleasure; but it is mournful to contemplate the social life of those years. The satirist did contemplate it, and the history of the period in many of its domestic aspects is written in the poetry of Pope and the prose of Fielding. The poetry of Pope especially is a very clear exposition of the age, and he describes his purpose in it to be to

" Dash the proud gamester from his gilded car,
To bare the base heart that lurks beneath a star."

And, notwithstanding the bitter scorn, the fiery-winged satire with which his pages abound, it is impossible not to see the independence and good sense of his writings. Pope was far beyond his age; he satirised dukes, he eulogised the man of Ross; in a time of universal sycophancy he moved through a circle of courtly parasites, far more upright than perhaps any one of them; he provoked the ire of the writing craft, too, upon the publication of the "Dunciad." It is said he was usually accompanied through the streets by a huge Irishman armed with a club, so that if any Grub Street author or vengeful peer sought to chastise him, the Irishman had full commission to conduct the controversy according to the most approved logic of the shillelagh. And perhaps his verses did something towards clarifying the

social atmosphere. In the close of the "Dunciad" he describes the ultimate consequences sure to follow in the train of social dishonesty, impiety, and atheistic irreligion, in verses to the perfect taste of which some exception has been taken, but which are no doubt literally true, and are not without a solemn warning to some aspects of our own age. We may quote them here:—

" She comes, the sable throne behold
Of night primeval, and of chaos old !
Before her, Fancy's gilded clouds decay,
And all its varying rainbows die away.
Thus, at her felt approach, and secret might,
Art after Art goes out, and all is night.
See skulking Truth to her old cavern fled,
Mountains of casuistry heaped o'er her head !
Philosophy, that leaned on heaven before,
Shrinks to her second cause, and is no more :
Physic of Metaphysic begs defence,
And Metaphysic calls for aid on Sense !
See Mystery to Mathematics fly !
In vain ! they gaze, turn giddy, rave, and die
Religion, blushing, veils her sacred fires,
And, unawares, Morality expires.
Nor public flame, nor private, dares to shine ;
No human spark is left, nor glimpse divine !
Lo ! thy dread empire, Chaos ! is restored ;
Light dies before thy uncreating word :
Thy hand, great anarch ! lets the curtain fall,
And universal darkness buries all."

A pleasant instance of wrath revealing itself by grim laughter occurs on the occasion of the meeting of Voltaire and Dr. Young, the well-known author of the "Night Thoughts." The intense jealousy of Voltaire led him to run down the "Paradise Lost" of Milton—perhaps our readers will remember that he had spoken of "Hamlet" as "the production of a drunken savage." On this occasion he furiously condemned Milton's personifications of Death, and Sin, and Satan in his great poem. While he was pouring along his sarcasm upon what he denounced as "extravagancies," Young, shocked at the irreverence and the levity of the Frenchman, sat quietly penning an epigram by way of reply; and as the satirist ceased, Young, while repealing, handed to him the paper on which he had pencilled the couplet,

" Thou art so witty, wicked, and so thin,
Thou art, at once, the Devil, Death, and Sin !"

Voltaire was roused to such exasperation that, without a word, he rose and left the room.

It seems a considerable step from Alexander Pope to William Cowper, but Cowper as a satirist has never received the honours he deserves; his gentleness, his sweetness, the tone of elevated piety pervading his writings, would seem to have obscured those rays and scintillations of wit and satire so abundant especially in his earlier poems. He had, however, the power to knit the thong of satire, it sometimes seems, in quite equal strength to Pope. Take him all in all, we prefer him far before Pope. Apart from his evangelical purity and elevated piety, he has written far more re-

memberable lines bearing at once the verbal majesty and proverbial strength of the great poet. As to the love of nature, and the rich description of natural scenes, the evidences of which are so abundant in Cowper, these are all but entirely wanting in Pope; but as a satirist, a delineator, and judge of manners, a reprobate of social foibles, they are equal. It is true, sad and sorrowful as Cowper's life was, he does not carry along a train of acrid or acid feeling so continuously as Pope does; a gentle good-humour seems speedily to interpose, and the wrath shortly becomes good-humoured ridicule. Pretty sharp, too—

" An idler is a watch that wants both hands,
As useless, if it goes, as when it stands."

Again—

" There are, who for the bane of thousands born
Build God a church, and laugh His word to scorn.
Skilful alike to seem devout and just,
And stab religion with a sly side-thrust."

That is a clever piece from which it is supposed the American expression of "going the whole hog" is derived. It is said by Mr. Newton that he sat down and wrote it off at once, "and it gives a proof that his faculties are no way hurt by his long illness." Our readers will remember the story we quoted in our first paper in which the Mohammedans before the magistrates affirmed that Mohammed, in sheer ignorance of English human nature, prohibited the use of spirits, and the following lines of Cowper in reproof of the love of the world will recall this incident:—

" Thus says the prophet of the Turk :
Good Mussulman, abstain from pork !
There is a part in every swine
No friend or follower of mine
May taste, whate'er his inclination,
On pain of excommunication.
Such Mahomet's mysterious charge,
And thus he left the point at large.
Had he the sinful part express'd,
They might with safety eat the rest ;
But, for one piece, they thought it hard
From the whole hog to be debarred,
And set their wit at work to find
What joint the prophet had in mind.
Much controversy straight arose,
These choose the back, the belly those ;
By some, 'tis confidently said,
He meant not to forbid the head ;
While others at that doctrine rail,
And piously prefer the tail.
Thus, conscience freed from every clog,
Mahometans eat up the hog.
You laugh !—'tis well,—the tale applied
May make you laugh on t'other side.
Renounce the world, the preacher cries :—
We do, a multitude replies.
Each thinks his neighbour makes too free,
Yet likes a slice as well as he ;
With sophistry their sauce they sweeten,
Till quite from tail to snout 'tis eaten."

PRESIDENT ARTHUR.



BORN, 1831; BECAME PRESIDENT, SEPT. 22ND, 1881.
(See "Leisure Hour" for 1881, p. 703.)

Varieties.

Imports and Exports.

Apart from all political bearings of the subject, the following two letters to the "Times," by Professor Leone Levi will be acceptable as throwing light on much disputed and frequently misunderstood questions:—"The relation of imports and exports has of late perplexed many, and has given rise to a prolonged and unnecessary discussion. To my mind, the imports and exports are one of the many forms in which capital travels from country to country, and the more a country imports the greater is the evidence of her growing wealth, except, indeed, where such excess of imports over exports is not normal, but exceptional. In the case of the United Kingdom this evidence is very clear and direct, for, with an increase in the excess of imports over exports, there is a corresponding increase of wealth. British capital moves about. It is largely invested in colonial and foreign soil, colonial and foreign public works, colonial and foreign commerce, and colonial and foreign funds; and the produce of these investments must come, and does come, from year to year, partly, at least, in the shape of produce and merchandise which England needs for the food, dress, and comforts of the people, and for the wants of her manufactures. Nor is there any reason why as much capital should flow out as is flowing in, because, great as is the National Debt of the United Kingdom, only a very insignificant part of it is held abroad. And, unfortunately, less capital has been required in foreign countries of late years from England, because less opportunities have been given for productive investments in railways and other public works in this decennium than in the last. The relation of the excess of imports over exports to the increase of British wealth is interesting. In 1860 the imports of the United Kingdom, including merchandise and bullion, amounted to £233,500,000, and the exports, including British, foreign, and colonial merchandise, and bullion, £190,000,000, showing an excess of imports of £43,500,000. In 1870 the imports, as above, amounted to £332,700,000,

and the exports to £263,000,000, showing an excess of £69,700,000, or an increase of 60 per cent. over the previous excess of imports. Look, now, at the increase of wealth in that period. In 1860 the gross amount of property and income assessed to Income-tax was £335,200,000. Ten years after, in 1870, the same income was assessed at £444,900,000, that being an increase of £109,700,000, or 32 $\frac{1}{2}$ per cent. over 1860. Ten years more elapsed, and in 1880 the imports, as above, including merchandise and bullion, amounted to £427,400,000, while the exports, including British, foreign, and colonial merchandise, and bullion, were £305,300,000, showing an excess of imports of £122,100,000, or 75 $\frac{1}{2}$ per cent. increase over the excess of 1870. But has British wealth decreased during the last ten years? Far from it. The gross amount assessed to Income-tax in 1880 was £578,000,000, being an increase of £133,100,000, or 29 per cent. over the amount assessed in 1870. The excess of imports and the increase of wealth are growing together. The excess of imports in the case of the United Kingdom is no indication whatever of any increasing indebtedness to foreign countries. The reverse is, in fact, the case, and the favourable foreign exchanges furnish an abundant and irrefragable proof of that. In the case of a nation poor in national resources, and having besides a large amount of interest of public debt to send abroad, an excess of importation might give occasion for alarm, but in the case of a rich country like this, it is altogether different, and it would be strange indeed if the exports should exceed the imports."

In another letter Professor Leone Levi replies to several questions raised by his first letter. He says:—

"The numerous letters which have reached me on the 'relation of the excess of imports to national wealth,' indicate that the subject is but little understood, and that it has many elements of real difficulty.

"If my theory is right, that an excess of imports denotes an overflow of capital to the United Kingdom, are we to understand, a correspondent asks, that the United States of America, whose exports annually exceed the imports, are so much the poorer every year? But in my letter I stated that imports and exports are only one of the forms in which capital travels from country to country. The United States are greater exporters than importers of capital produce, but they have imported, and do import largely, of capital in other forms, partly in the shape of loans for their recent war expenditure, and partly in shares and bonds, taken up in other countries, in their railways, lands, and other public works. In so far as the excess of produce sent abroad by the United States represents the payment of interest on capital spent by themselves unproductively, that, doubtless, is nothing but loss. But in so far as it represents interest of capital and profits on property productively invested in the United States, that is not loss, but gain, only realised by the foreign investor. Let us remember that the United States are as yet only the land of promise of capital, and that it being comparatively a new country its need of capital is great.

"If the excess of imports represents in any degree the interest on British capital lent and invested abroad, another correspondent asks, is it not an evidence that England has ceased to be a sufficiently profitable market for investments, and that British capitalists contribute, by such investments, to render foreign countries a better field for labour than England? There is no reason to believe that British industry suffers from the withdrawal of capital for foreign investments, though, with the British investor, the simple question is which form of investment pays best. In any case, 'there is that scatters and yet increases,' and capital spent productively in foreign countries eventually tends to render British capital and British labour at home more productive. I may remark, however, in passing, that foreign countries are no longer as destitute of capital as they once were, and the greater equalisation of the rate of interest denotes that half a century of comparative peace and industry has provided many European States with a large amount of available capital, one of the most necessary factors in manufacturing industry.

"But another important problem is suggested by another correspondent:—

"Are we sure that Britain is really growing in wealth, when by the common experience of mercantile men profits are being reduced to a minimum? May not the amount assessed to income-tax be delusive as representing only a fictitious and temporary value of the many sources of income?"

"True, the amount assessed under Schedule D in the year 1879-80 was about £8,000,000 less than in 1878-79, but the other sources of income did not exhibit any decrease, and the sum total assessed was pretty much the same. But when we take a longer period than one or two years the increase is marked and well distributed among nearly all sources of income, for the simple reason that there is a greater number of earners, a greater number of houses built, a greater number of routes of railway open, a greater number of ships afloat, more mines, more gas, more of everything. It is but a truism to say 'that money makes money,' and yet it is only natural that the large amount of realised capital should of itself produce an increasing annual amount.

"One more question is suggested by another correspondent —viz., 'England is annually receiving back a large amount of capital in produce. What is she doing with it? A large portion is actually destroyed—wasted.' But, again, this is a gross error. The amount expended in raw materials for manufacture, in food, drink, and clothing for the people, and in manifold articles necessary for houses, ships, etc., is expended productively. Only a very small proportion can be said to be expended in luxuries. Depend upon it, cheap bread and abundance of food and clothing constitute the very best national investment, for they strengthen the bones and sinews of the people and increase their power for work.

"Economic questions often appear obscure and uncertain, because we are apt to concentrate our attention upon what is seen and to ignore what is not seen, which is often not less real and operative. We see an excess of imports, but we do not see how the value is balanced. We see an apparent prosperity in a country clearly pursuing an erroneous policy. We do not see the silent departure of wealth from its borders. Much as we may desire a revival of trade and more favourable returns for British industry, I do not think there is the remotest excuse for charging the more liberal policy pursued of late years with any share of responsibility for the recent diminution of profits."

Automaton Violin-Player.

The well-known "Galignani" gave, in 1840, the following account of this wonderful piece of mechanism, on the authority of M. Bruyere, who was present at its performance. The work was constructed by a Monsieur Mareppe, and exhibited before the Royal Conservatory of Paris. "On entering the salon," says M. Bruyere, "I saw a well-dressed, handsome figure of a man, about forty or forty-five, standing with a violin in his hand, as if contemplating a piece of music that lay on a desk before him; and had I not gone to see an automaton, I should have believed the object before me to have been a living figure, so easy were the attitude and expression of its countenance. I had but little time for observation ere the orchestra was filled with musicians; and on the leader taking his seat, the figure instantly raised itself erect, bowed with much elegance two or three times, and then turning to the leader nodded as if to say he was ready, and placed the violin to his shoulder. At the given signal he raised his bow, and applying it to his instrument, produced, *à la Paganini*, one of the most thrilling and extraordinary flourishes I ever heard, in which scarcely a semitone within the compass of the instrument was omitted, and was executed with a degree of rapidity and clearness perfectly astonishing. The orchestra then played a short symphony, in which the figure occasionally joined in beautiful style; he then played a fantasia in E, with accompaniments, with an *allegro molto* on the fourth string solo, which was perfectly indescribable. The tones produced were anything but like those of the violin, and expressive beyond expression. I felt as if lifted from my seat, and burst into tears, in which predicament I saw many persons in the room. Suddenly he struck into a cadenza, in which the harmonics, double and single, arpeggios on the four strings, and saltos, for which Paganini was so celebrated, were introduced with the greatest effect; and after a close shake of eight bars, commenced the coda, a prestissimo movement, played in three parts throughout; this part of the performance was perfectly magical. I have heard the great Italian, and still greater Norwegian, Ole Bull; I have heard the best of music, but never heard such sounds as then saluted my ear. It began pianissimo, rising by a gradual crescendo to a pitch beyond belief, and then died away, leaving the audience absolutely enchanted. Monsieur Ma-

reppe, who is a player of no mean order, then came forward amidst the most deafening acclamations, and stated that, emulated by the example of Vaucanson's flute-player, he had conceived the project of constructing this figure, which had cost him many years of study and labour before he could bring it to completion. He then showed the company the interior of the figure, which was completely filled with small cranks, by which the motions are given to the several parts of the automaton at the will of the conductor, who has the whole machine so perfectly under control that M. Mareppe proposed that it should perform any piece of music which may be laid before him within a fortnight. He also showed that, to a certain extent, the figure was self-acting, as, on winding up the strings, several of the most beautiful airs were played, amongst which were 'Nel cor piu,' 'Partant pour la Syrie,' 'Weber's Last Waltz,' and 'La ci darem la mano,' all with brilliant embellishments. But the *chef d'œuvre* is the manner in which the figure is made to obey the direction of the conductor, whereby it is endowed with a sort of *semi-reason*."

Entry of the Army of the Crimea into Paris.

The 29th of December, 1855, says a spectator, from whose narrative we quote, witnessed the triumphal entry into Paris of the troops returned from the Crimea. All the houses were decorated with flags. Foremost was our gay tricoloured flag. Then came the Italian tricoloured flag, which replaces the blue by green. Then came the English flag, red with a corner formed of white and red crosses. Afterwards came the flag of Turkey, red with a white crescent.

All the windows were full of people; the streets and the boulevards were crowded, so that the guards of Paris and the National Guard could scarcely restrain the crowd and keep open the course reserved for the troops. We had a long time to wait. At length the distant shouts announced for us the approach of the line of troops. As it advanced the noise increased, and when General Canrobert at the head of the troops was perceived, the shouts of welcome were deafening indeed.

The general was followed by some poor wounded men. Some had lost an arm, or a leg, or an eye. Others still had one of their limbs bandaged. All marched with difficulty carrying the uniform of the country. The battalions followed. Ah! the poor young men! How they were wasted away, bronzed, and lean! Everybody had tears in his eyes on seeing them. How they must have suffered! said people on all sides. But they were in high spirits, and very glad to find themselves again in France.

Flowers, branches, and crowns of laurel were showered upon them; their arms were decorated with them, as well as their eagles, battered by the balls at Sebastopol. Afterwards came the zouaves, the lancers, the hussars, the grenadiers, the gendarmes, and the artillery of the guard, each division preceded by its wounded men.

They were certainly pleased with the reception which was made for them. Never did the crowd show more eagerness in crying aloud, "Hurrah for our fine army! Hurrah for our brave soldiers!" Never were kerchiefs more waved by the ladies of Paris. From time to time a father or a mother came forth from the crowd to embrace a beloved son. Often a soldier came forth from the ranks to cast himself into the arms of his parents and his friends. But, alas! how many fathers and mothers and friends lamented the absent ones—the lost who will never return!

I was told the history of a spaniel that followed the last battalion of the 50th Regiment. This dog, which is called Pacha, has made the campaign of the Crimea and the war in the East, neither more nor less than all the brave soldiers whose return has been so well fêted. He has seen the fire, he has suffered hunger, cold, and misery. He has saved by his watchful alarm more than one sentinel about to be surprised by the Russians. Furnished with a bottle of brandy suspended to his neck during the winter which followed so soon after the arrival of the last army under the walls of Sebastopol, the indefatigable Pacha was seen to go along the trenches where our soldiers were benumbed with cold. He recognised without trouble the company to which he was especially attached, and insensible to the cold, unshaken in the midst of shot and shell, Pacha reached to the posts where

he was sent, and where he was received with cries of joy. The soldiers were refreshed with the liquor brought by their friend, and never sent him back to the encampment until loaded with caresses and filled with the remains of their rations.

A Shepherd of Salisbury Plain.—Mr. Bright, in one of his recent speeches, mentioned an incident that occurred about forty years ago. We should hope that average wages are double what they then were, as well as the purchasing power of money greater on the whole, though meat is dearer. But fresh meat was a luxury unknown to a shepherd in those days. "I was with a friend of mine in Wiltshire, on Salisbury Plain, which was a bleak country in that day—it is more cultivated now—and where there are those wonderful remains of ancient and unrecorded time in the great stories of Stonehenge. There was a man walking about among those ruins with a rough coat on, and evidently acquainted with the neighbourhood. I spoke to him, and he told me he was a shepherd, and that, rain or fair, he was on Salisbury Plain tending his sheep. I asked him how many children he had, and he said, 'Only one, thank God!' 'Well,' I said, 'how is it you thank God you have only one child?' and he replied, 'Would not you do the same if you had to spend seven days a week here tending sheep and your wages were eight shillings a week and no more?' I said, 'Well, perhaps I might; or I might ask, somehow or other, that the eight shillings might be made into sixteen.'"

French Vintage.—The average vintage in France was stated greatly in excess in our last number by the error of a single figure: a good ordinary year supplies 1,000,000,000 gallons. Another error occurred in our last volume (p. 103), where Lord Derby was represented as stating the increase of the amount on which income-tax had been paid in *two*, instead of *ten*, years.

Emigration to the Cape.—Attention is directed by the Cape Government to the resources of the colony as a field for agricultural emigration. The class of emigrants specially desired are farmers possessing some capital, or farm labourers accustomed to and desirous of pursuing agricultural employments. Frugal and sober men prepared, especially at the outset, to face the difficulties inseparable from any industrial avocation, may fairly look for success. The Cape Government undertake to transport emigrants and their families from the port of embarkation in England to their respective locations in the colony, providing food during the sea passage. Grants of land are made to emigrants on exceptionally easy terms, and assistance may be given in the form of small advances without interest, repayable within two years. The advantages which the country offers are agriculture, viticulture, and ostrich, sheep, and cattle-farming, on all of which subjects reliable information will be given on application to the Cape Government Emigration Agent, 10, Blomfield Street, London, E.C.

The Earthquake at Smyrna in 1880.—A resident at Smyrna described in a letter the sensations at the time (August, 1880). "We have had a horrible earthquake here. It lasted, they say, fifteen seconds—they seemed very long ones to me—and if it had continued three more I don't think a house in Smyrna or Bournabat would have stood. It happened on July 29th, at half-past four in the morning. I was awakened by a rolling, hissing noise; my bed seemed heaving under me. I started up to see my wardrobe swaying to and fro, the door flying open, the plaster falling, and the walls cracking. Can you imagine my fright and the awful noise? Without stopping to take breath, I jumped from my bed and ran downstairs into the garden, where all the household quickly assembled—children crying and screaming, others in hysterics. I, for my part, felt perfectly paralysed, and then was seized with a nervous laugh, for the sight of everybody in the simplest of costumes was most ridiculous. Luckily for me, I had caught hold of my dressing-gown and had thrown it on, else after my fright was over I should have felt anything but comfortable. Several homes were entirely destroyed, and all were severely damaged here and in Smyrna,

but not more than twenty lives were lost; many, of course, had broken limbs and other injuries. The fright is general, and now nearly every one sleeps in the gardens, under tents or in the open air. Those who remain in their houses do not venture upstairs, but keep to the ground floor, with bedroom and outer doors wide open, that at the first movement they may make their escape. There have been many small shocks since—a fact which does not allow us to get rid of the dreadful impression produced by the first severer one. I must own I feel most uneasy, and cannot, with all my efforts, control my nervousness and fright. Such a shock has not been felt since Smyrna was last destroyed, a century and two years ago. It is not at all reassuring to know that the town has been completely ruined three times—that on the last occasion the first shock was felt about this time of year, and of the same strength; that it was followed by several smaller shocks; that sixteen days after came the strong one which left scarcely a stone of the town remaining, and that there was just the interval of a century since the one before that. We continued to feel slight shocks some days after. I got so dreadfully nervous that I could not remain last night in bed any longer. Before daylight I dressed and went into the garden, taking up my position well in the middle, so that nothing might fall on me, until, overcome by fatigue, I returned to my bed. Certainly this summer will remain ever in my memory. What with the excessive heat, locusts, and earthquakes, it has been a remarkable one in every way."

Foreign Bodies in the Eye.—One of the most general things that we do when we get anything in our eye is to rub the injured organ with the vain delusive hope of rubbing the offending body out, instead of which we only make the eye dry, inflamed, and more painful, and render the extraction of the foreign body more difficult. No matter what it is that has got into the eye—with perhaps the exception of mortar and lime—keep the eyelids closed as long as you can without touching them. Under the upper eyelid there is a gland which is continually pouring forth a fluid we call tears. Pain will almost always cause this gland to pour forth a large amount of this fluid, and when, a foreign substance having got into the eye, we at once close the eyelid without rubbing it, this fluid will, in most cases, be sufficient to wash the offender, if not absolutely on to our cheek, yet so near to the edge of the eyelid as to be easily removed. Should this not answer, gently bathe the eye with a moistened soft handkerchief or sponge. If, however, a piece of flint or iron, or other hard substance, be in the eye, you will generally find it under the upper eyelid, and to remove it you must turn up the lid. This is done by laying a small probe or the blunt end of a darning or worsted needle across the upper lid, about half an inch from the margin; then, by taking the middle eyelashes between the finger and thumb, and drawing them outward and upwards, whilst at the same time the probe is gently pressed upon the lid, and the patient is told to look down, the eyelid is easily everted. The foreign body then comes into sight, and can easily be removed with something soft, as a camel's-hair brush, a feather, etc. If, however, the body be embedded, and consequently does not move, the patient must at once see a surgeon. Mortar or lime in the eye occasions great pain and injury if not quickly removed. If seen *immediately*, the eye should be well washed with a tepid solution of vinegar and water (about a teaspoonful of vinegar to half a teacupful of water), and the lid being everted as before described, all particles should be removed. A drop or two of oil dropped into the eye afterwards will often greatly soothe it.—*Ambulance Lectures*.

Texas.—Mr. C. E. Hodson, F.R.G.S., after a year's visit to Texas, gives the result of his observation in a letter to the "Times": "Texas is undoubtedly one of the healthiest parts of the world, though the river bottoms and timbered regions in the east of the State are unsuited to new arrivals. But south-west Texas is the Riviera of North America, resorted to annually by thousands of consumptives, many of whom are completely restored to health by its invigorating air. The summers are less trying than in the northern States, the refreshing south wind always ensuring a night's rest, and yellow fever and sunstroke are unknown. There is little winter, and while the Canadian farmer feeds his

stock half the year, the Texan cattle remain fat the year round on the natural grasses. In no part of the world are life and property more secure, and in most counties the bearing of arms is prohibited by law. Few countries present so many attractions to emigrants, and if they do not prosper they would fail anywhere. Splendid arable and grazing lands may be purchased at merely nominal prices; labour is in demand and highly paid; living is inexpensive, and there are openings on all sides for the profitable investment of capital. One meets stock-raisers and farmers who have grown rich from very small beginnings; one sees well-built, thriving towns where, a few months previously, not a house existed; schools and churches spring up as if by magic, and poverty is unknown. As instances of successful men, among my own friends in Texas I may instance a gentleman who, on leaving an English public school, went to Texas with £1,000, which in seven years he has increased to £6,000 in the cattle business; a Canadian gentleman, whose 1,500 sheep have in four years grown to 7,000, and who annually clears £1,000 from his wool, to say nothing of the rapid increase of his flocks; a Durham farmer, who in two years has paid for his 1,000-acre hay-farm by the hay already sold.

Character of a Model Judge.—The Lord Chief Justice Coleridge, in his speech at the banquet given in honour of Mr. Baron Bramwell on retiring from the Bench, gave a brief but striking sketch of the character of a good and great judge. "The strength of judgment, the solidity of intellect, the clearness of perception, the large width of experience and acquaintance with the business of the world—these are faculties which we cannot bring to us merely by wishing for them. But there are things of another kind. Kindheartedness, consideration for others, tenderness for the young and inexperienced, an earnest love of truth and justice—these are things which all of us may gain if we try, and if we endeavour honestly to attain to them. And these things, among many others, distinguish our right honourable friend. The sum of all the excellencies which go to make up a great judge was well conveyed when it was said that in the loss of a distinguished judge every member of the profession had lost a friend."

Are Wives Supported?—Fanny Field, in the "Prairie Farmer," answers the above question by asking others, which are very telling, as follows: Who has cooked your meals, made, washed, and mended your clothes all these years? Who made the butter and cheese that you sold and pocketed the money for? Who took care of your children, nursed you when you were sick, and bore with your outrageous fault-finding when things didn't go to suit you? Who patched and darned, and contrived, and saved, and made every dollar do the work of three? And what has she had to pay for all this? Just her board and clothes as she went along; and, if you were to die to-morrow, all that she could claim of the property that she worked so hard to help you save would be the use of one-third of the real estate, and in nine cases out of ten that is literally worse than nothing. If it had not been for your wife's help would you have been worth so much to-day as you are now? If you had been obliged to hire a woman to do the work that your wife has done for her board and clothes, do you imagine that you could have done much more than make both ends meet?

London Journalism.—A number of interesting facts and figures concerning the metropolitan Press are given in some articles on "Journalistic London" in "Harper's Monthly Magazine," among which are the following: Thirty years ago the "Times," which is not given to boasting, stated in a leading article that its gross income was equal to that of the most flourishing of the German principalities. Its returns are now at least £1,036,000 per annum. Touching the profits divided on the other journals, the following figures, although not authoritative, are pretty generally accepted in journalistic circles as approximately correct. "Daily Telegraph," £120,000 a year; "Standard," £60,000; "Daily News," £30,000; "Morning Post," £10,000. The "Daily Telegraph" is printed on ten Hoe's machines, which turn out 120,000 an hour. Its daily circulation averages over 260,000. The weight of paper used each morning is twenty-one tons,

which, laid out in one long line, would reach 260 miles. Stanley's African expedition cost the "Telegraph" £16,000. The "Standard" is printed on eight machines, seven of which run at the rate of 14,000 per hour. The eighth prints and cuts the sheet, places the two halves together, and folds the sheet, which is delivered in sheets ready for the wrapper for the post, running at the rate of 12,500 per hour. The paper used in producing the "Standard" (including both morning and evening editions) last year amounted to 4,277 tons, or nearly 50,000 miles. Altogether the "Standard" has in its service 500 employés, and pays £1,500 a week in salaries alone. Mr. Mudford, the present editor, paid £800 for one cable despatch during the Afghan war. The telegrams from the Transvaal cost eight shillings a word. The "Daily Chronicle" was, until a few years ago, a local city journal. Mr. Lloyd purchased it for £30,000 with a view of converting it into a regular London daily Liberal journal. He calculated that before it became a thorough success at least £170,000 beyond the £30,000 would have to be spent upon it. He at once ordered £8,000 worth of new printing machinery, which included several improvements not previously introduced. The new offices in Fleet Street cost Mr. Lloyd £40,000, and he has just completed extensive printing works in Whitefriars.

German Universities.—We learn from the official half-yearly statement concerning the German Universities that the entire teaching staff in the 21 Universities within the limits of the empire numbered, at the opening of the current Semester, 1,815 persons. Of these 949 are ordinary professors, 20 ordinary "honorary" professors, 388 extraordinary professors, 10 extraordinary "honorary" professors, and 458 *privat-docents*. In all the Universities there are the four faculties of divinity, law, medicine, and philosophy (including literature). There is also a faculty of social and political sciences at Würzburg and Munich, of economical science at Munich and Tübingen, of natural sciences also at Tübingen, and a faculty of mathematical and physical sciences at Strasburg. It is also to be noted that there is a faculty of Protestant divinity at 17 Universities and of Catholic divinity at 7. The total number of divinity professors and *privat-docents* is 192, of whom 141 belong to the Protestant faculties, and 51 to the Catholic. The juridical faculties (including also the faculties of political and economical sciences) reckon 193 teachers; the medical 528. The philosophical faculties (including those for mathematical and physical science) have 696 professors and 206 *privat-docents*. The teaching staff at Berlin, numbering 137 persons, is the most numerous; Leipsic comes next with 117. In the strength of the several faculties, also, Berlin stands pre-eminent, except in law, where Munich has the largest body of professors. The number of professors, etc., in the faculty of philosophy and literature at Berlin is 74.

Antidote to Snake Poison.—It is stated that M. de Lacerda has discovered that permanganate of potass effectively counteracts the poison of serpents. A medical journal recommends that experiments on a larger scale should be made. As the number of cases of snake-bite, according to Sir Joseph Fayrer and other observers in India, is enormous, it would be surely easy at once and conclusively to test this or any other proposed remedy, without performing hosts of cruel experiments on dogs in physiological laboratories.

Railway Fares and Rates.—Mr. Edward J. Watherston has pointed out, in a letter in "The Times," the impolicy of excessive railway charges, both for passengers and goods. If in the hands of the Government, as the Post Office is, the railway system would have enormous development, and produce a vast national income. One has only to look at the crowded trains called "excursions," swarming with human beings, not a seat being unoccupied, to see the carrying capacity—and truly, also, the money-earning capacity—of our railways. Again, if the movement of passengers on our lines of railways be restricted by inordinately high fares, the same is the case in an equal degree as regards the movement of goods and merchandise of all kinds.

The weight of goods described as "general merchandise,"

carried by all the railways of the United Kingdom in 1880, amounted to but 69,635,325 tons. It would be waste of time to dwell upon the obvious fact that this work of merchandise carriers which our railways are now doing is far below what they might do, if properly organised on the basis of an even and greatly reduced tariff. With it there can be no reasonable doubt that the carriage of goods by railway, more particularly that of small parcels and quantities, would increase as much as the carriage of letters did after the introduction of the "penny post."

The worst feature of the system is that, by our ill-advised inland charges for the carriage of goods, we are, in reality, protecting the foreigner at the expense of ourselves. The recent Parliamentary inquiry revealed this as a fact. If the consequences were not so disastrous it would be amusing to hear that hundreds of tons of asparagus were brought to London this spring from the south of France, from Italy, and from Spain, at a less cost than similar asparagus can be brought from one of our inland towns, and that bottled wine is brought from Bordeaux at a less cost than it could be brought from Dover. It has been stated that it costs less to bring a pig to Liverpool from Chicago, in the United States, than from Waterford, in Ireland.

The time will come, and perhaps it is not far off, when men will wonder that a people as practical as the British nation should have left for half a century the monopoly of the greatest of modern inventions—that of steam-propelled trains—in private hands for private profit.

The irrationality, to future eyes, will be the more glaring as we acted on a different principle as regards the carrying of messages to that of human beings and the bulk of the nation's commerce. Letters and telegraphic messages, as if sacred above all other things, are carried by the nation for the nation, while the carrying of people themselves and all they grow, make, and manufacture is left to commercial undertakers and speculators. All thinking men must agree that this anomaly will have to come to an end sooner or later.

Jibbing Horses.—An experienced veterinary surgeon gives good advice for this troublesome habit. He says that it is the result of some temporary mental state, arising from fear, temper, or other causes, and that the remedy is to divert the attention of the horse in some way. Some smelling substance, strong and offensive, may be placed near the nostrils, or some stuff of disagreeable taste applied to the tongue, and soon the jibbing tendency is removed by thus diverting attention.

Judicial Power Wasted.—In a discussion last Session on judicial arrangements, Lord Cairns is reported to have said that "as things were, the judges were occupied up to the hilt." Commenting on this, Mr. Homersham Cox soon after wrote from Presteign, Radnorshire: "Next Thursday the Assizes will be held at this place—Presteign. The judge will stay three days. He will be attended by a sheriff, chaplain, under-sheriff, marshal, javelin men, and a retinue of servants. There will also be twenty-five grand juries and fifty or sixty other jurors in attendance, most of them travelling considerable distances. And for what purpose is this concourse of more than one hundred persons? There is not one prisoner to be tried, and the civil business would occupy a County Court judge less than a couple of hours. A more absurd waste of time and money can hardly be conceived. The true way to economise the labour of the judges would be to abolish unnecessary assizes and enlarge the jurisdiction of the County Courts."

Jour des Morts in Vienna.—Nowhere is the "Jour des Morts" observed more universally than in Vienna. An English visitor last year says, "The suburban cemeteries must have been visited to-day by one-third of the inhabitants. Every shop was shut, and all business, official and private, was suspended. Since an early hour this morning long files of vehicles of every variety, from the Court carriage to the costermonger's cart, omnibuses, tram-cars, removal vans, and so on, have been conveying people to the central Friedhof, or municipal cemetery, situated some four miles away from the inner town. Pedestrians, too, thronged the footpaths, plodding their way through the half-melted snow, ankle deep in mud, to and from the great burial-ground of Vienna, with wreaths of

flowers and evergreens slung on their arms or over their shoulders. The poorer classes who could not afford to drive, braved cold and wet to visit the graves of their lost relatives. All or nearly all of them wore mourning. Outside the town temporary booths were erected for the sale of flowers, wreaths, and funeral tokens of remembrance. In one place an itinerant showman endeavoured to attract the passers-by with some *lusus nature* or other hideously daubed on the outside of his caravan; but I was told he had not taken a single kreutzel the whole day. The Central Friedhof, probably the largest cemetery in Europe, is surrounded by a substantially-built wall, and forms a suburb in itself with its wide and narrow avenues, its rich and poor quarters, and its separate districts for Christians and Jews. Opposite the main entrance are three semicircular porticos, containing thirty-six tombs each. The charge for burial in these buildings is 7,000 florins."

Mica Masks.—A well-known German manufacturer of mica wares, Herr Raphael, of Breslau, now makes mica masks for the face which are quite transparent, very light, and affected neither by heat nor by acids. They afford good protection to all workmen who are liable to be injured by heat, dust, or noxious vapours, all workers with fire, metal and glass melters, stonemasons, etc. In all kinds of grinding and polishing work, the flying fragments rebound from the arched mica plates of the mask without injuring them. These plates are fixed in a metallic frame, which is well isolated by means of asbestos, so as not to be attacked by heat or acid. These masks allow the turning of the eyes in any direction, and as against mica spectacles, they afford the advantage of protection to the whole face. In certain cases, the neck and shoulders may also be guarded by a sheet of cloth impregnated with fireproof material, or by asbestos sheet, attached to the mask. The interval between the mica and the eyes allows of workmen who have poor eyesight wearing spectacles and of workers with fire or in melting operations wearing coloured glass spectacles under the mask, without fear of breakage of the glass, mica being such a bad conductor of heat. Where the mask has to be worn long it is found desirable to add a caoutchouc tube with mouthpiece for admission of fresh air; the tube passes out to the shoulders, where its funnel-shaped end (sometimes holding a moistened sponge) is supported. The mask has a sort of cap attached to it for fixture on the head.

Trees Protected from Storm.—The usual plan of propping and other application to the trunk is described by Mr. Edward Hardcastle as injurious, as hindering the natural bending of trees before the wind. He advocates weighting, as giving stability to the roots, especially in the case of trees, like firs and cypresses, whose roots spread near the surface. Ordinary pavement stones, of weight according to the size of the trees, give the surest protection against trees being blown down.

A Pet Skylark.—The following anecdote, communicated by my late venerable friend, Dr. McDonnell, of Belfast, shows the high value once set upon a skylark. A rather poor chandler in Belfast, called Huggart, had a lark remarkable for its song. Mr. Hull, a dancing master and great bird fancier, going into his shop one day, said he came to purchase his bird. "Indeed," replied the other, "I do not think, Mr. Hull, you are likely to get home that bird, which delights all my neighbours as well as myself." "Well, I think I am," was the reply; "here are five guineas for it." The sum was instantly refused, when ten guineas were offered, but also rejected. He was then told, "It is now the fair day, and the market full of cattle; go and purchase the best cow there, and I shall pay for her." But Huggart still declined, and kept his lark.—*Thompson's "Nat. Hist. of Ireland," vol. i.*

Science and Literature.—Such pursuits will not do for a man's main business, and they must be used in subordination to a clearly perceived Christian end, and looked upon as of most subordinate value, or else they become at least as fatal as absolute idleness. In fact, the house is spiritually empty, so long as the pearl of great price is not there, although it may be hung with all the decorations of earthly knowledge.—*Dr. Arnold of Rugby.*

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